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## **GREATER TORONTO REGION AND WATERFRONT COMMUNITY OVERVIEW**

**Prepared by Gord Garland**

**for  
THE ROYAL COMMISSION ON THE FUTURE OF  
THE TORONTO WATERFRONT**

**September 1991**





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# **GREATER TORONTO REGION AND WATERFRONT**

## **COMMUNITY OVERVIEW**

September 1991

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## ERRATA SHEET

The following underlined corrections should be made to the *Greater Toronto Region and Waterfront Community Overview* report:

- p. vii The first sentence of the last paragraph should read:

In particular, we would like to thank David Carter, Suzanne Barrett, Wally Majesky and Noreen Dunphy for their advice and assistance, and for reviewing earlier drafts of the report.

- p. 49 The title of Figure 2.6 should read:

Figure 2.6  
Greater Toronto Region and Waterfront  
1985 Owner and Renter Average Household Income

- p. 112 The last sentence of the last paragraph should read:

In this regard, William H. Whyte's recent book City: Rediscovering the Centre (1988) provides a gold mine of insightful observation and bright ideas.



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We would like to thank all those individuals and organisations that contributed to this working paper by providing information and advice. These contributors included all waterfront municipalities in the Greater Toronto Region, as well as a number of Provincial Ministries and the Federal Canada Mortgage and Housing Corporation.

In particular, we would like to thank David Carter, Suzanne Barrett and Noreen Dunphy for their advice and assistance, and for reviewing earlier drafts of the report. Special thanks are also extended to Vykki Silzer, Carol Loner, Iara Lessa, Keith Ward, Stella Gustavson and Gene Desfor for reviewing the final draft. The arguments, analysis and any errors in the report, of course, remain our own.





# ***Introduction***

This report is an overview of some of the key social and economic issues confronting the Greater Toronto waterfront and the Greater Toronto Region (GTR). These issues include population growth, household incomes, housing trends, employment and journey-to-work by mode of transportation. The waterfront area is analysed within the context of the lakefront municipalities, and within the broader context of the lakefront regions of Halton, Peel, Metro Toronto and Durham.

The Greater Toronto waterfront encompasses approximately 155 kilometres of Lake Ontario shoreline stretching from Burlington to Newcastle inclusive, and consists of a variety of sub-areas and neighbourhoods, each with its own character and identity.

The waterfront includes a diversity of land uses: older neighbourhoods; 1950's style subdivisions; lakefront estates; industrial, commercial and port areas; walk-up apartments; parks and natural areas; transportation corridors; high-rise lakefront condominiums; and also working farmland in Canada's largest urban area. These component parts, which combine to form the mosaic of the Greater Toronto waterfront, have not been analysed in detail. Rather, the focus is on the broad outline of waterfront population, housing stock, socio-economic composition, housing supply, employment and journey-to-work.

The purposes of the report are:

- 1) To provide baseline socio-economic data on the Greater Toronto waterfront including the waterfront areas of each local lakefront municipality and each lakefront region.
- 2) To facilitate comparisons between waterfront areas and their entire respective municipalities, at a number of geographic levels (eg. local waterfront area to local municipality, regional waterfronts to regional municipalities and Greater Toronto waterfront to the Greater Toronto Region).
- 3) To provide a database that can be updated to determine what changes have taken place over specified time periods (eg. every 5 years in the case of the Census).
- 4) To identify significant attributes and trends, and assess their broader policy implications, including the need for new policy directions.

The report is intended to provide a sense of the variety and scope of the Greater Toronto waterfront, of where we are and, in part, where we have come from. The focus is on what changes have taken place over the recent past and will likely shape the future. In much the same way as a mirror reflects an image, the series of statistics that are presented and interpreted provide a perspective of the waterfront reality. This image of the waterfront is one that reflects our society, its changing values and its possibilities. The report is also intended to identify the choices that must be made in the future.

## **Perspective**

We have chosen to view waterfront areas as an integral part of the broader community rather than as separate and distinct entities. This view of the waterfront is reflected in the way the information is presented and in the way comparisons are made.

For example, we could have compared waterfront areas to the remaining non-waterfront area of their respective municipalities. While such an approach would have highlighted, in a striking way, the differences between waterfront areas and non-waterfront areas, it would also have done an injustice to the web of interconnections between the two. In a real sense, water and land are complementary garments clothing the earth and nearness to one or the other is relative rather than absolute. The many rivers and their valleys represent natural connections between the landward and waterfront sides of larger watersheds. Road and rail patterns reflect the connections of human activity, with distance often being measured as travel time rather than as strictly kilometres or miles. Our approach has attempted to reflect the inter-dependency between waterfront and non-waterfront areas. Consequently, comparisons are made between waterfront areas and their respective municipalities as a whole (the municipalities including the waterfront).

Such comparisons by their very nature tend to downplay the magnitude of the differences between waterfront and non-waterfront areas. However, this conservative approach actually reveals more than it hides. Such an approach means that differences from the broader, all inclusive, municipality are real differences, and that similarities between waterfront areas of different municipalities represent real, rather than imagined, relationships.



## **Waterfront Area Definition**

For purposes of gathering socio-economic data, the waterfront area has been defined on a census tract basis to include communities and neighbourhoods located on the waterfront, that either have a waterfront orientation or the potential for such an orientation. Generally, census tracts beyond the second tier of census tracts from the water's edge were excluded. Appendix A provides a map of the defined waterfront area, a description of waterfront area boundaries, and a listing of the census tracts included in the waterfront area definition.

The result is the delineation of a waterfront zone that generally stretches inland to the first major transportation corridor from the lake, but with "bumps" further inland to include such critical areas as river valleys and wetlands, and "dents" shrinking the zone in built-up urban areas. The waterfront area is consequently narrower in the more urbanised regions of Halton, Peel and Metro Toronto and broader in Durham Region where the waterfront is deeply incised by large lakefront marshes.

## **Sources**

The information presented in subsequent chapters was obtained from a variety of sources.

The results of Statistics Canada's 1986 census are drawn upon extensively. The census provides a wealth of information that allows questions concerning the geographic distribution of population, housing stock, etc. to be answered. However, the 1986 census provides a cumulative history up to only one point in time — June 1986. Comparisons with past census information, from 1981 and earlier, allows identification of trends.

To supplement this information a variety of other sources have also been used. These include the results of Canada Mortgage and Housing Corporation's (CMHC) monthly Housing Starts and Completions Survey from 1981 to June 1990 and their semi-annual Vacancy and Rent Survey to October 1990. Employment data was drawn from local and regional municipality surveys. Transportation data was obtained from the 1986 Census as well as from the Ontario Ministry of Transportation's 1986 Transportation Tomorrow Survey. Average price information for resale housing was provided by the Real Estate Boards in the Greater Toronto Region. Information on new condominium prices was provided by N. Barry Lyon Consultants Ltd./Urbanation Inc..

Special tabulations from the 1986 census were provided by Statistics Canada for the Greater Toronto waterfront area. The census results were programmed by the

Ontario Ministry of Treasury and Economics into analytical spreadsheets that allow comparison of the census results for a variety of geographic areas. This computer programming will provide a basis for comparisons with the 1991 and subsequent census results. The 1991 census results should be available in the detail presented in this report during 1993.

## **Report Organisation**

The Community Overview report series is organised into four separate publications, which correspond to different geographic scales of analysis.

The current report focuses on the Greater Toronto Region and its waterfront. Within this report, Chapter 1 sets out the general report context, and explains the approach and the principles that guide the analysis. Chapter 2 looks at the GTR waterfront within the context of the GTR as a whole and the lakefront regions. Chapter 2 is designed to ease the reader into the information by explaining the "meaning" of the data and by highlighting and interpreting trends and their implications. Chapter 3 is prescriptive, rather than explanatory, and outlines useful policy directions in addressing the issues identified in the preceding chapter. Chapter 3 is followed by statistical community profiles of the GTR, its lakefront regions and their corresponding waterfront areas. Appendices at the back of the report provide a summary of the definitions used.

The three other reports in the series are regional in scope and deal with Halton and Peel Regions together, then with Metro Toronto and Durham Region in separate publications. These reports analyse each region's waterfront within the context of the specific lakefront region and its local lakefront municipalities. Each of these regional overviews generally follows the same organisational structure. Highlights of the analysis are presented at the beginning of each publication, along with a detailed explanation of the waterfront area boundaries. Information on a variety of key variables is then presented in tables and graphs. The accompanying text summarises, analyses, and interprets the data in order to gain insights into the waterfront and its broader local and regional contexts. Community profiles of each lakefront region, local lakefront municipality and their constituent waterfront areas are presented at the end of each regional publication.

## **Reading the Report**

For the uninitiated, the world of statistical information can seem daunting.

The *Greater Toronto Region and Waterfront Community Overview* is designed to ease the reader into the information and is recommended to all readers because of



its introductory nature. In particular, it provides more explanation of trends and issues, than the regional reports, and looks at policy directions to address particular problems.

The three regional municipality reports in the series are recommended to readers with an interest in a particular region or local municipality. These regional reports deal respectively with Halton and Peel, Metro Toronto and Durham.





**CHAPTER 1**

***Context and Principles***



# Context and Principles

This report is an overview of recent patterns and trends in population, housing, employment and journey-to-work. It is intended to provide a better understanding of current and future pressures for change, including growth and decline, in the Greater Toronto Region and its waterfront.

The Royal Commission's First Interim Report (1989) acknowledged the environmental significance of the waterfront and the ecological dependence of the waterfront on the headwaters, source areas and river valleys which drain into Lake Ontario. It also recognised the extensive socio-economic pressures which characterise waterfront development and the importance of rational waterfront planning on the future quality of life and well being of the hinterland.

As a result of its agreement with this direction, the Province of Ontario in October, 1989 gave the Royal Commission a Provincial mandate to, among other things, inquire into and make recommendations on issues associated with the management and development of waterfront lands, including:

- (a) appropriate allocation of waterfront lands to various uses;
- (b) waterfront transportation in the context of the regional transportation system;
- (c) housing and community development on the waterfront; and
- (d) employment and job opportunities relating to the waterfront.

The Provincial mandate was framed within the broader context of initiatives to preserve and enhance the quality of the environment and quality of life for people residing within the whole Greater Toronto Region. This report is therefore intended to serve as a background report in partial fulfilment of the Royal Commission's Provincial mandate.

The report takes as its starting point the approach recommended in the Royal Commission's Second Interim Report titled *Watershed* (1990). The *Watershed* report placed the work undertaken by various work groups within an integrated framework.

*Watershed* recommended a comprehensive and integrated ecosystem approach to planning, development and environmental regeneration. The basic tenet of the ecosystem approach is that everything is connected to everything else, and that all phases of activity — studying, planning, remediating, protecting and developing —



should be guided by an awareness of the connections and relationships of the parts to each other and to the whole.

Figure 1.1 shows some of the key characteristics of the ecosystem approach as identified in the *Watershed* report. The ecosystem approach informed the analysis contained in the Community Overview Report by emphasising:

- various geographical scales of analysis including the Greater Toronto Region, its lakefront regional municipalities and local municipalities, and their respective waterfront areas;
- the meaning and significance (qualities) of numbers, rather than treating them as mere statistics (quantities);
- inter-relationships among the elements (eg. population and housing) and their implications;
- a broad definition of the ecosystem that includes natural, physical, economic, social and cultural elements.

*Watershed* set out nine key principles, against which public and private waterfront development should be judged. These key principles, which flow directly from the ecosystem approach to managing human activity, may be summarised as follows:

#### **Clean**

The air, land, sediments, and water should be free from contaminants that impair beneficial uses by people and other living beings. Applying this principle also means that redevelopment and new development should assist in resolving problems created in the past;

#### **Green**

The diversity and productivity of ecological communities should be protected and restored to enhance the attractiveness, health and usefulness of the waterfront for all communities;

#### **Usable**

The waterfront should continue to support a diverse range of activities including recreation and open space, residential, utilities, industrial, commercial, and transportation facilities;

#### **Diverse**

Waterfront uses, programs, and environments should provide diverse experiences for waterfront users or visitors;

**Figure 1.1**

## ***Key Characteristics of the Ecosystem Approach***

- Includes the whole system, not just parts of it;
- Focuses on inter-relationships among the elements;
- Understands that humans are part of nature, not separate from it;
- Recognizes the dynamic nature of the ecosystem -- a moving picture rather than a still photograph;
- Incorporates the concepts of carrying capacity, resilience, and sustainability — suggesting that there are limits to human activity;
- Uses a broad definition of the environment — natural, physical, economic, social, and cultural;
- Encompasses both urban and rural activities;
- Based on natural geographic units — such as watersheds — rather than on strictly political boundaries;
- Embraces all levels of activity — local, regional, national, and international;
- Emphasizes the importance of living species other than humans and of generations other than our own;
- Based on an ethic in which progress is measured by the quality, well-being, integrity, and dignity it accords natural, social, and economic systems.

Source: *Watershed*, 1990, p. 20

**Open**

The design and density of waterfront development should not create a visual barrier or be an intrusion on the water's edge; and the water's edge should be clearly identified as open to public access;

**Accessible**

All waterfront activity nodes and communities should be accessible by public transit as well as by road, with increasing emphasis on transit; and in waterfront areas a range of safe, convenient modes of transportation should be available to all sectors of society including the disabled;

**Connected**

The waterfront should be linked by continuous pedestrian and bicycle trails across the waterfront. Major green corridors should connect the waterfront, valley systems, the Oak Ridges Moraine, and the Niagara Escarpment. Connections to the waterfront's natural and cultural heritage should be emphasised;

**Affordable**

Waterfront residential projects should include affordable housing so that mixed income communities are created and maintained; and waterfront parks and facilities should be financially available to all income groups;

**Attractive**

Design and landscaping should create distinctive and memorable places along the waterfront which are sensitive to waterfront views and vistas, microclimates, and other significant built and natural elements.

The fundamental integrating context for *Watershed* was that of the Greater Toronto Bioregion. The Bioregion roughly corresponds to the municipal boundaries of the regions comprising the Greater Toronto Region. Circumscribed by nature the Bioregion is bounded by the Oak Ridges Moraine and Niagara Escarpment to the north and west, and the waterfront to the south. Connecting these natural boundary areas are the river valleys, wetlands and marshes that link the Moraine and Escarpment to the waterfront. The Royal Commission recognised this natural region as an ecosystem under stress from human activities.

Parallel to this understanding of an integrated ecosystem is the concept of healthy communities. The healthy communities concept grew out of concern for public health in its broadest sense. The concept of a healthy community (or healthy city) is based on an understanding of individual human health as a state of complete physical, mental, and social well-being. Three elements of a city or region that



should be considered if people are to achieve and maintain good health are its environment, economy, and community.

Figure 1.2 is a model developed by Trevor Hancock showing the relationships among these three elements and the characteristics they must have to enable good health. These are:

- an environment that is viable (i.e. that supports human and non-human life), livable, and sustainable;
- an economy that is equitable, sustainable, and adequately prosperous; and
- a community that is livable, equitable, and sociable.

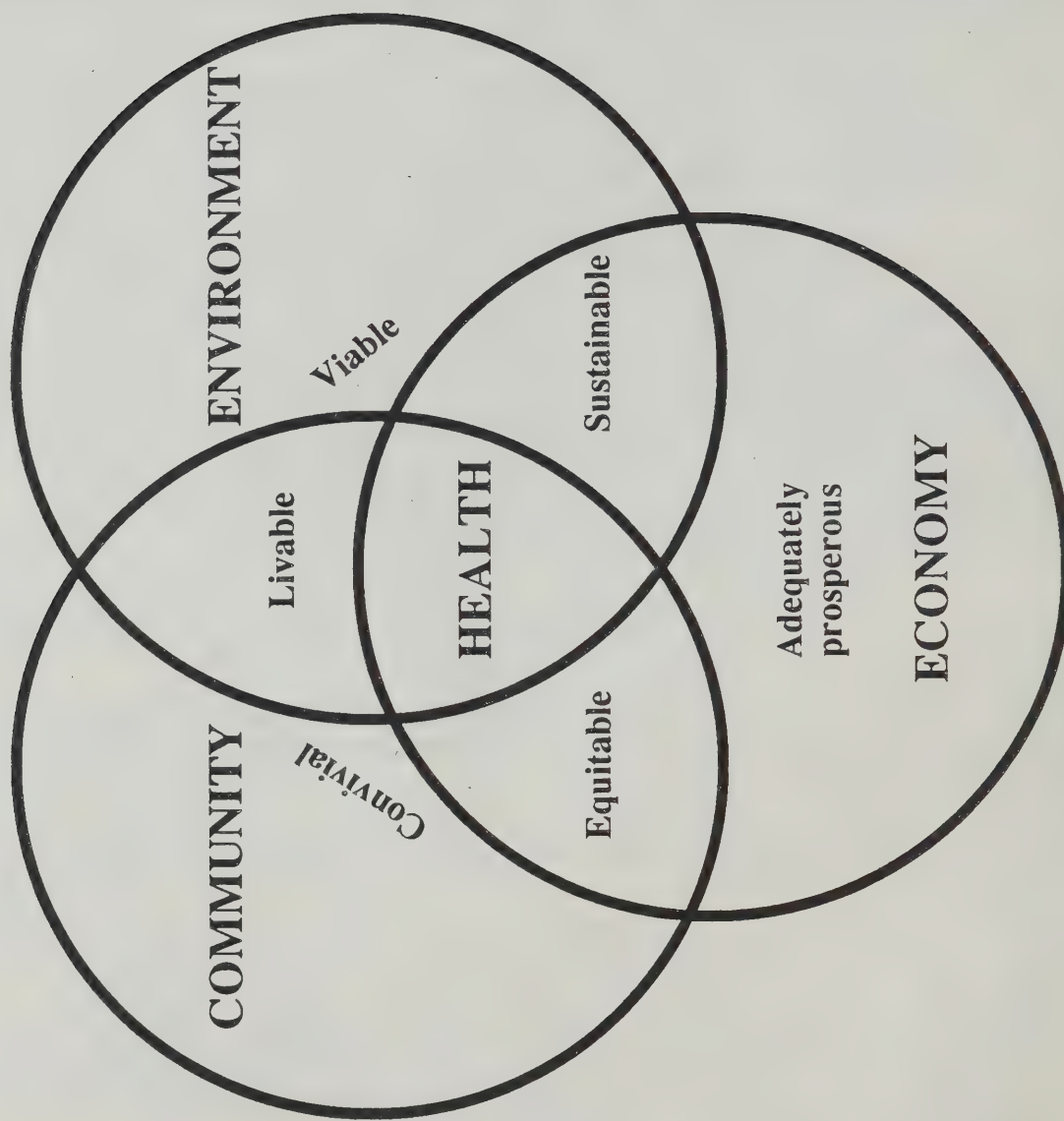
The focus of this Overview Report is the community sphere of the Greater Toronto Bioregion and waterfront, and their links to the environment and economy. The public outcry about waterfront development, which led to the creation of the Royal Commission, was based in part on a belief that physical barriers and those based on exclusivity would cut the waterfront off from the broader community. During the early part of the Commission's work, the Housing and Neighbourhood Work Group's focus on the livable waterfront sharpened the view that we had to take a closer look at waterfront communities. The waterfront and its future remain a powerful symbol for many residents of the Greater Toronto Region about the prospects for their communities.

The principles first set out in the Commission's Housing and Neighbourhoods Work Group Report *The Livable Waterfront* (1989) are accepted as a valid commencement point for our enquiry into community. *The Livable Waterfront*, which focused explicitly on Metro Toronto, identified nine policy principles for waterfront housing and neighbourhoods.

# **1. The waterfront is the Toronto area's single most important natural asset.**

In a larger sense, the whole of the Greater Toronto Region might be said to be dominated by its regional role as a watershed, with its ravines, river valleys, and underground creeks reaching for Lake Ontario. However, the sheer expanse of the waterfront on the lake — the vistas, the variety of shoreline, and the enjoyment and opportunities it offers to great numbers of people — qualify it for special recognition.

**Figure 1.2**  
**Healthy Community Model**



Source: Hancock, Dr. T. , *Towards Healthy & Sustainable Communities*, Nov. 22, 1990

## **2. The waterfront belongs to everyone.**

Residents of waterfront municipalities are the group that first comes to mind when speaking of "everyone", but the term must include those who work in these cities and towns, those who reside in the Greater Toronto Region, and visitors.

## **3. The water's edge should be in the public domain, and this should be a non-negotiable feature of all future development on the waterfront.**

It is important to have this principle accepted so that future uses of land at the water's edge are protected; it is necessary as well in proceeding with current plans for public access. There is almost no land use that will be allowed in the future at the water's edge that cannot be carried on according to the principle of public domain, even if, in some instances, it simply signals future intentions rather than current reality.

## **4. The waterfront is a good place to live and opportunities to live there should be available to all income groups and household types, including families.**

This principle runs counter to a market-oriented assumption that the market should find its own level which allows housing to be purchased or built on the waterfront only for those who can afford it, even though it may be public activity and investment that have made it attractive. The market approach holds that the waterfront is too 'valuable' for assisted housing.

## **5. Waterfront housing should not present a visual or physical barrier to the water.**

Nothing infuriates residents more than their sense that waterfront development is in danger of creating a wall of high-rises that shut off the water and the water's edge from the rest of the city.

## **6. Waterfront housing should be part of neighbourhoods that are integrated communities. Integration will include different forms and tenures of housing, and a range of income levels and employment opportunities, all of which will in turn generate a complete range of local services.**

Neighbourhoods are created when there is more than just housing: there must be good facilities and services that draw people out and allow them to



meet each other and to work to create their communities. Families need neighbourhoods — and vice versa.

**7. Housing and jobs should be situated close to each other.**

There is an advantage if jobs and housing are not separated from each other artificially by decree. This is not a utopian notion in a big urban area, it is a necessity. The public investment and maintenance costs, the cost to individuals in dollars and in energy, while neighbourhoods struggle with increased traffic and environmental concerns, are compelling enough to make us reject the notion of bedroom communities.

**8. Mixed land uses, including non-noxious industry, contribute to neighbourhood vitality and are an appropriate solution to competing demands on the waterfront.**

When asked what use they favour for waterfront land generally, or for a particular site, most people assume they have only one choice and proceed to it — whether it's just parks, or just housing, or just industry. In some cases, these are false choices while, in others, the use is chosen as a way of stopping another, feared use.

**9. At the same time, waterfront neighbourhoods must accommodate a balance of regional and local needs.**

While recognising that the waterfront is in part already a collection of neighbourhoods, and that there are opportunities to create new neighbourhoods and improve and intensify many of those that already exist, regional and national needs must also be considered.

These nine policy principles provide a starting point. In addition, the Ontario Round Table on Environment and Economy's recent *Challenge Paper* (1990) set out six guiding principles for sustainable development, which are shown in Figure 1.3. While these principles are more general in approach, they nevertheless complement those set out in *Watershed* and the *Livable Waterfront*.

Taken together, the principles set out in the *Watershed* report, the *Livable Waterfront* and the *Challenge Paper* provide a framework for analysis and for identifying issues and policy directions. In essence, these three sets of complementary principles provide the value system for the report.

The report adopts an ecosystem approach to the analysis of community. This approach embraces various levels of activity and focuses on inter-relationships.

**Figure 1.3**

## ***Six Guiding Principles For Sustainable Development***

### **1. Anticipation and Prevention**

The response of the past — "react and cure" — has proven to be economically, socially and environmentally expensive. We need to adopt a philosophy which "anticipates and prevents" environmental degradation at the planning stages of development projects, and when we make consumption decisions.

### **2. Full Cost Accounting**

Our natural assets are the underlying base of all our economic activity and are required to support a growing human population. Market costs rarely reflect the inclusion of environmental or social cost components. To prevent over-use and exploitation, all prices ideally should incorporate economic incentives for wise resource use.

### **3. Informed Decision-Making**

Sustainable development requires the integration of environmental and economic considerations in decision-making. The short and long-term consequences of decisions must be considered based on sound information. For this principle to be implemented, there must be effective public participation and better and more widely understood research.

### **4. Living Off the Interest**

Our limited natural resources are part of our capital wealth. Such "natural capital" must be replaced as it is depleted, or else be reused or recycled. Only by protecting our natural resource base can we expect future generations to be able to provide for their needs. We must balance our consumption of non-renewable resources with our ability to produce renewable substitutes.

### **5. Quality of Development Over Quantity**

An increasing focus on quality of economic development will result in smarter production and consumption patterns. Urban design patterns that reduce energy and material requirements reduce the amount of waste in our production and consumption.

### **6. Respect for Nature and the Rights of Future Generations**

Ensuring the sustainability of our ecological assets is the only way to preserve the rights of future generations. Decision-making frameworks must consider the opportunity costs associated with resource development and the need for quality of life considerations including the importance of greenspace.

The term 'community' is applied to a number of geographic levels of analysis: the Greater Toronto Region, its regional municipalities and local municipalities and their corresponding waterfront areas. In its broadest sense community refers to people, places and things and the relationships among them. Who are the people? Where do they live and work? What is their built environment? How well are people's needs being met? These are basic questions. But, of equal importance is the process of change and the forces that have shaped the recent past, and will likely shape the future.

Chapter 2, which follows, begins this enquiry by examining the Greater Toronto Region (GTR) and its waterfront community.



**CHAPTER 2**

***The Greater Toronto Region  
and its Waterfront***



# ***Greater Toronto Area and Waterfront***

Throughout the 1980s the Greater Toronto Region has been the fastest growing urban area in Canada with significant housing problems, environmental problems and a fundamental restructuring of employment. Our review of statistical data on population, housing, employment and journey-to-work reveals the magnitude of the trends affecting the Greater Toronto Bioregion as a whole and its waterfront area in particular. These include:

- An accelerated rate of population growth and urban development in the 1980s that threatens the environmental integrity of significant natural processes and features. Unless steps are taken to reduce the impact of future development, and reshape urban growth patterns, the result will be a declining quality of life for both present and future residents.
- Residential construction trends in waterfront areas have been driven by the investor/speculator component of the market. This has led to increased exclusivity through a significant focus on luxury "adult lifestyle" condominiums and smaller unit sizes which exclude families with children. In the three and a half years from 1987 to June 1990, condominiums represented 85% of waterfront apartment and row housing construction. In turn, apartment and row housing represented approximately 80% of all waterfront housing starts in the Greater Toronto waterfront area .
- The GTR waterfront area is poised for a dramatic expansion of building activity. Projects totalling almost 28,500 housing units are in various stages of the development approval process. Assuming peak annual production levels experienced during 1987-1990, these projects represent more than 9 years supply of housing. The Metro Toronto and Durham waterfronts respectively account for 64% and 27% of this total projected residential activity.
- The density and mix of housing types and tenures have a significant impact on the viability of public transit, particularly the potential for medium capacity streetcar and articulated bus service. The lack of a mix of housing types and tenures spells long term difficulties for provision of public transit services.
- Trends towards increased part-time employment in the office and service sectors make households within the Greater Toronto Region more vulnerable to economic downswings.
- Increased growth of office development in the City of Toronto's core area , and in Metro Toronto, reinforces the separation of home and work, resulting in



- longer commuting times and greater reliance on the private automobile.
- There are enormous housing affordability problems. In 1986, 3 out of every 10 renter households in the Greater Toronto Region paid more than 30% of their income for rent while almost 1 out of every 5 paid 40% or more for rent. The proportion was even higher in waterfront areas.
- The need for affordable and mixed income housing has increased while government financed social housing starts have decreased; particularly in waterfront areas.

These trends have resulted in a lack of balance and a lack of long term sustainability in terms of community health and equity.

Condominiums have typically catered to young families and the seniors component of the ownership housing market. However, throughout the 1980s condominiums became the dominant form of multiple unit tenure. The condominium market across the Greater Toronto Region became focused almost exclusively on two target groups: the "adult lifestyle", with its higher disposable income, and the investor/speculator. Both of these target groups reinforced price increases: the first through its ability to pay, and the second through its willingness to pay.

The result has been both an oversupply of condominium units and an unsatisfied demand for moderately priced rental and ownership family accommodation. There is a clear need to redress this imbalance.

When housing is built for the primary purpose of maximising its short term investment potential it results in particular housing types and tenures. There is currently a minimum two year oversupply of luxury one bedroom condominium apartment units. In many cases, these units were built because they had a buyer who wanted to sell them rather than live in them. With a minimum down payment, and the potential for a short term flip, the terms 'flip' and 'skip' became financial watchwords. There were a number of investor condominium jokes going around real estate circles. One went something like this. "What do you feed your pet condominium?" Answer: "I feed my condo a minimum down payment every six months and intend to sell it before I actually buy it."

With the economic downturn of 1990 many of the speculatively purchased units are being temporarily offered for rent, until the resale market recovers. These condominium units provide low security of tenure for renters and, because they were built to the luxury end of the market, do not address affordability concerns. They are also likely to be among the first "rental" units to be lost, due to resale and a shift to owner occupancy, once market conditions change.

However, these buildings also have a durable quality — they will be part of our housing stock over the next 60 to 75 years. They provide temporary accommodation for those at a particular point in their life cycle. The young professionals, the singles, the "mingles" and the empty nesters are distinct target groups for particular "adult lifestyle" buildings. Such buildings generally have two things in common: smaller size units and a high turnover of residents. In short, projects based on these types of units are not adaptable to changes in household size or accessible to those without high disposable income. By their very numbers they reinforce the exclusivity of the city, as a place that limits opportunities for both families and those without high disposable income.

The demographer, statistician and researcher all saw declining household sizes. They recognised the trend and recommended smaller size dwellings at higher densities for the "adult lifestyle". Land values increased in part as a response to the higher projected revenue stream from more units on less land. Smaller dwelling units were built for small households at higher densities — but they cost more per square foot. From March 1985 to March 1990 the average price of new "suburban" condominiums within the Greater Toronto Region rose by 118%, from approximately \$110 per square foot to \$238 per square foot, including one parking space. However, during that time the condominium market expanded from its Metro Toronto base to the whole GTR. In the City of Toronto the increase was far more at 153%, from \$161 to \$408 per square foot.

In part, people may limit their family size so they can pay their rent or mortgage and so they will not require more space. In part, the form and price of new development largely dictates the household composition of new residents. Schools are closed or down-sized because of a lack of children, while the pressure to build new schools in outer suburban locations exceeds the ability of governments to provide them. Recreation facilities are demolished to realise the market value of their land (eg. the Mutual Street Arena). Cause and effect become intertwined. Family housing becomes synonymous with either ownership housing that has been pushed to the outer margins of suburbia or non-profit housing. Commuting times increase so that in many cases the normal work day extends beyond 10 hours. Progress, in terms of quality of life, is often viewed as something that took place in the past.

A small but instructive example of the move to smaller dwelling units is provided by the "Harbourpoint" condominium project at Harbourfront. In 1984 the "Harbourpoint" project began the investor-driven boom in condominium "pre-sales", with the dwelling units being sold prior to the beginning of actual construction. Of the 579 units in buildings of 19 and 31 storeys that were completed in 1986, a total of 436 (or 75%) were small one bedroom and bachelor units. Hoping that nothing succeeds like success, four additional "adult only" condo buildings, known as the Le Lido, Water's Edge and Harbours I and II, were proposed. Of their total 836 dwelling units, fully 783



(or 93%) were small one bedroom and bachelor units. These four projects, known as the "pipeline projects" are currently caught in the provincial development freeze at Harbourfront and have yet to be built.

During the past three decades a number of policies have emerged in major urban areas that sought to reinforce the livable city concept and which saw the city as a particular manifestation of society, rather than as something separate from it. Some examples:

- Housing should be a key tool of transportation planning to ensure that the central areas of cities do not decay into a one dimensional space which people work in during the day, vacate at night, then return to on weekends for entertainment.
- To be viable, cities must be lived in, they must be living places where people of all ages reside and where there are opportunities for solace as well as activity.
- There should be equality of opportunity for the manager, the clerk/typist and the factory worker to live near their place of work, so that their working day does not become their commuting life.
- Public transportation should be available to all residents, including teenagers and the elderly, so that physical mobility is not limited by age or income or ownership of the costly private car.
- Housing should be in neighbourhoods that provide for a range of households and family sizes, which can in turn support the neighbourhood and community services which will reinforce the livability of place.

Often such policies emerged as a reaction to crises. Fuelled by citizen concerns, such policies were based on substantial public debate that achieved a rudimentary form of consensus.

Rather than being chained to market outcomes, such policies actively sought to structure and guide both public sector and market driven decisions. What we see when we look around us in the city and region is the result of this interplay of public and private decisions. As surely as our past was shaped by such decisions, either taken or not taken, so too will our future. Consequently, the choices and the opportunities which we exercise are really a legacy for tomorrow. Future generations will most certainly judge us not just on the basis of what we said, but also on the basis of what was built and whether it adequately met society's needs.

The sections which follow provide an overview of the changes taking place in the



Greater Toronto Bioregion and its waterfront area, and examine some of the key factors shaping both areas.

We begin by looking at the population and its housing stock then move on to examine housing need by taking a closer look at incomes, housing affordability and overcrowding. We then look at trends in row housing and apartment construction activity throughout the 1980s. Vacancy rates and rents are reviewed to demonstrate the link between the economy and housing markets. Future development in waterfront areas is examined through analysing both site specific development applications and selected secondary plans that are currently in process. Patterns of employment change and the occupations of the resident labour force are then analysed. We conclude by looking at the link between place of residence and place of work through examining journey-to-work patterns and the modes of transportation used.

Information on each socio-economic variable is presented in tables and graphs, with key findings summarized at the bottom of each table. The accompanying text summarises, analyses, and interprets the data in order to gain insights into the waterfront area and its broader regional and GTR context.

In a sense this process of examination is like cutting into the layers of information surrounding issues, then peeling back each layer to increasingly reveal the inner core. Out of this analysis of issues is an identification of policy implications which are summarised at the end of each section. Policy directions are examined in much more detail in Chapter 3.

# ***Population - Growth and Concentration***

The Greater Toronto Region, and especially its waterfront, has been confronted in recent years with the pressures of increased population growth. There are indications that these pressures will continue once the current recession ends. This section identifies the basic trends, patterns and relationships of population and housing starts in the Greater Toronto Region and its waterfront.

After outlining the boundaries of both the Greater Toronto Region and the Greater Toronto Bioregion, a profile of the historical pattern and geographic distribution of population growth is provided, followed by a forecast of future trends to the year 2001. The pace, location and type of recent housing starts is examined as an illustration of the effects of growth on the distribution of population in the GTR.

The section then profiles the Greater Toronto Region waterfront. The distribution of GTR population along the length of the GTR waterfront is shown, and is followed by a discussion of recent trends in population growth and housing development along the waterfront. The section concludes with an overview of the characteristics of the population, recent population changes, and the age distribution of residents in both the GTR as a whole, and its waterfront areas.

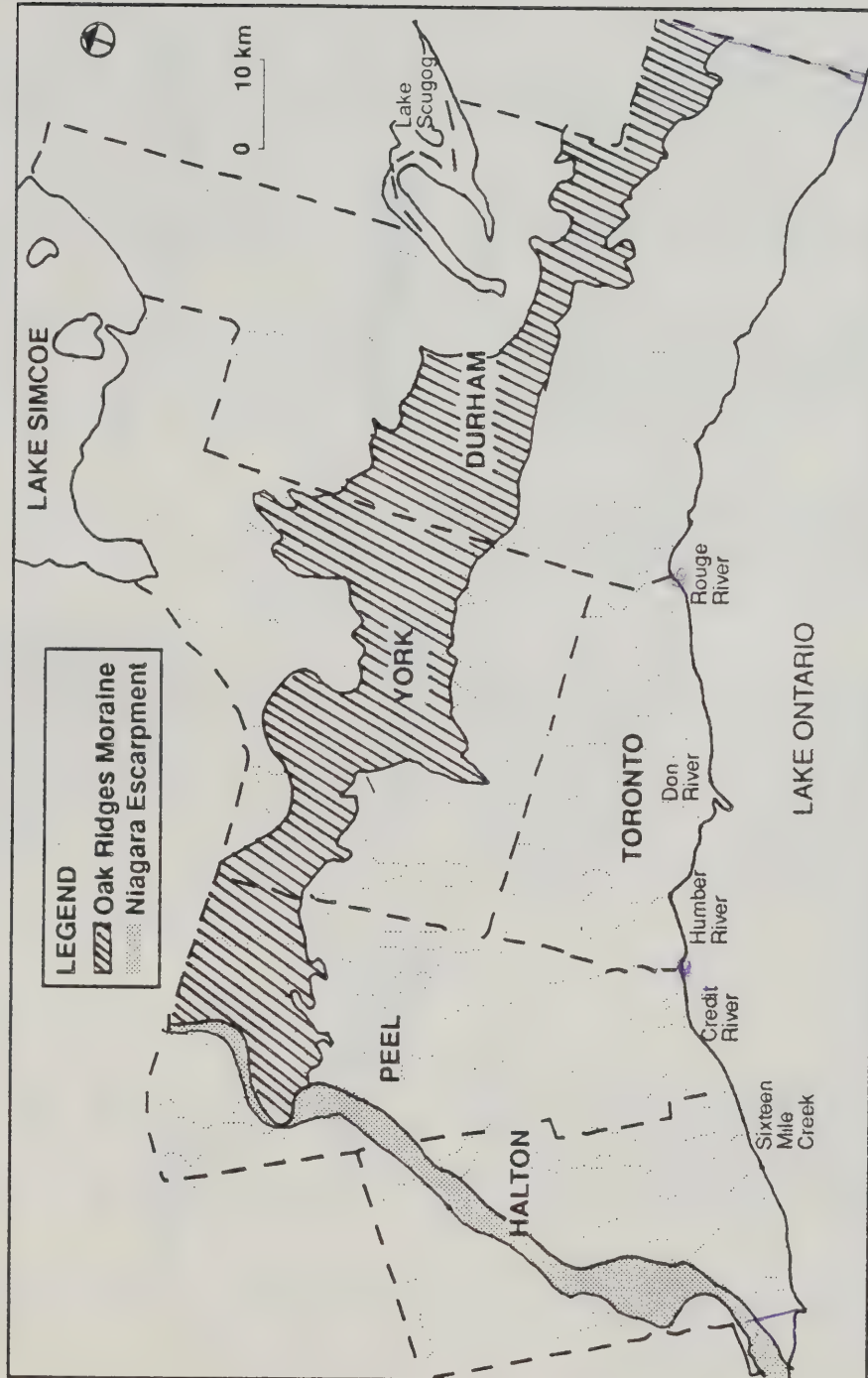
## **Greater Toronto Region - Population and Housing Starts**

Map 2.1 shows the extent of the Greater Toronto Bioregion (GTB). The Bioregion is the natural watershed area that extends from the Lake Ontario shoreline in the south to the Oak Ridges Moraine in the north and the Niagara Escarpment in the west. These natural boundaries roughly coincide with the municipal boundaries of the lakefront Regional Municipalities of Halton, Peel, Metro Toronto and Durham as well as the inland Region of York, which together comprise the Greater Toronto Region (GTR). The GTR has been the fastest growing urban area in Canada throughout the 1980s. Due to the availability of urban infrastructure (roads, sewers, water) and proximity to Metro Toronto, most development within the GTR has been concentrated in the area south of the Oak Ridges Moraine.

### **Historical Population Growth (Figure 2.1)**

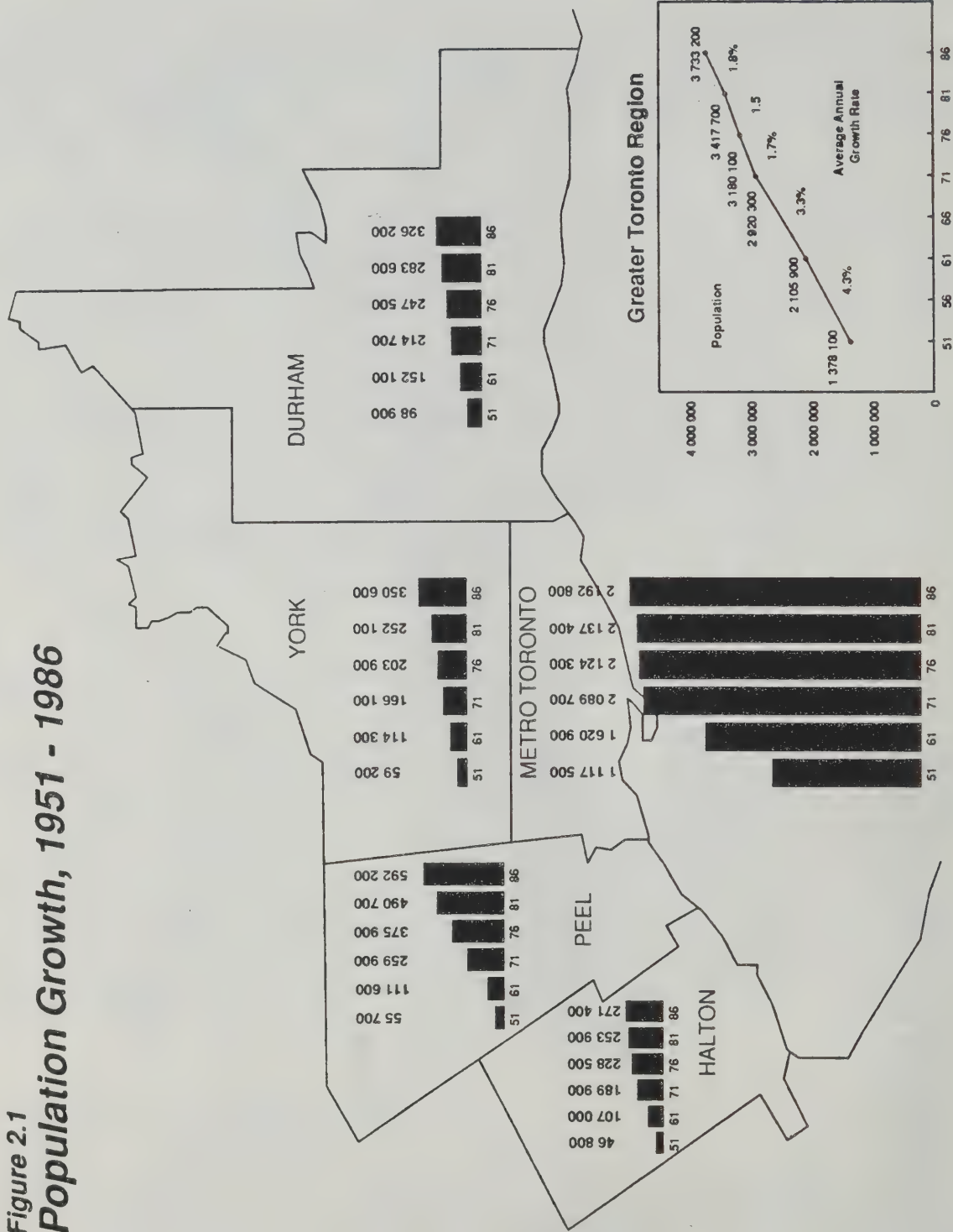
Population growth within the GTR between 1951 and 1986 is shown in Figure 2.1. From 1951 to 1986 the GTR population almost tripled from 1.4 million to 3.7 million persons. Population growth was most pronounced in the 20 years 1951 to 1971 when

Map 2.1  
**Greater Toronto Bioregion**





**Figure 2.1**  
**Population Growth, 1951 - 1986**



the population more than doubled to 2.9 million persons. From 1971 to 1986 the population increased a further 0.8 million.

Table 2.1 shows that during the 5 years 1981 to 1986, which included the 1981-82 recession:

- The GTR population grew three times faster than the remainder of the Province (9.2% growth compared to 3.3%), with an average 63,000 persons added each year.
- The proportion of the Province's population residing within the GTR increased from 39.6% to 41.0% of the total.
- The most rapid population growth occurred in the Regions of York, Peel and Durham at 39.1%, 20.7% and 15.0% growth. These high rates of growth were due to the "spill-over" of development from Metro Toronto and the availability of Provincially financed urban infrastructure.
- Population growth in Metro Toronto and Halton was significantly less at 2.6% and 6.9% respectively. While Metro's growth was slower due to declining household size and Metro being predominantly a built-up area, Halton's growth was constrained due to sewerage and water capacity.

The availability of urban infrastructure, in the form of trunk water and sewerage capacity, is a necessary precondition for urban development and population growth. In this regard, the high population growth in York and Durham Regions was based on the opening of the York-Durham Pollution Control System in 1980. At an estimated total cost of \$300 million (or roughly 2/3 the cost of the St. Lawrence Seaway) the 70 mile long York-Durham water and sewerage system has the capacity to serve over 600,000 people or approximately 211,000 dwellings.

### **Forecast Population Growth (Table 2.1)**

Table 2.1 also provides forecasted population of the Greater Toronto Region for the year 2001. Forecasts from two sources are used, the Ontario Ministry of Treasury and Economics and the Greater Toronto Co-ordinating Committee. These two sources are in fundamental agreement as to overall GTR population growth, and show that:

- Between 1986 and 2001 the population of the GTR is projected to increase at twice the rate of the remainder of the province (30.0% compared to 14.1%), adding an average of 74,000 persons per year for a population of 4.8 million.

**Table 2.1: Greater Toronto Area Population 1981, 1986 and Projected to 2001**

Geographic Area	Historical			Projected			
	1981	1986	% Ch. '81-'86	2001 (000's)		% Ch. 1986-2001	
				(A)	(B)	(A)	(B)
Halton	253,883	271,389	6.9	350.1	390.8	29.0	44.0
Peel	490,731	592,169	20.7	883.2	916.8	49.1	54.8
Metro	2,137,395	2,192,721	2.6	2,444.9	2,312.9	11.5	5.5
Durham	283,639	326,179	15.0	516.1	540.8	58.2	65.8
York	<u>252,063</u>	<u>350,602</u>	<u>39.1</u>	<u>658.1</u>	<u>680.0</u>	<u>87.7</u>	<u>94.0</u>
GTR	3,417,711	3,733,060	9.2	4,852.4	4,841.3	30.0	29.7
Remainder of Ontario	5,207,396	5,380,455	3.3	6,138.1	NA	14.1	NA
Ontario	8,625,107	9,113,515	5.7	10,990.5	NA	20.6	NA
GTR as % of Ontario	39.6%	41.0%		44.2%	NA		

- From 1981 to 1986 the population of the Greater Toronto Region (GTR) grew almost three times faster than that for the remainder of the Province (9.2% compared to 3.3%).
- From 1981 to 1986 the proportion of the Province's population residing within the GTR increased from 39.6% to 41.0% of the total.
- Between 1986 and 2001 the population of the GTR is projected to increase at twice the rate as that for the remainder of the Province (30.0% compared to 14.1%) such that 44.2% of the Province's population is forecast to reside within the GTR by the year 2001.

Source: 1981 and 1986 Census

- (A) Ministry of Treasury and Economics, Reference Scenario, July 1989 (Medium Fertility, Medium Mortality, Medium Migration)
- (B) Greater Toronto Co-ordinating Committee, Medium Scenario, October 1989 (prepared by Clayton Research Associates Ltd.)



- The proportion of the province's population living in the GTR is forecast to increase from 41.0% in 1986 to 44.2% in 2001.
- The fastest rate of population growth over the 1986 to 2001 period is forecast for York, Durham and Peel Regions.

While these estimates may be optimistic, essentially both sources show growth for the GTR over the 1986 to 2001 time period, averaging 1.8% per year or 74,000 persons annually. However, while the two sources agree regarding overall growth, they offer different perspectives on each region's rate of growth.

The Ministry of Treasury and Economics forecasts in Column A show substantially higher growth in Metro Toronto than do the Greater Toronto Co-ordinating Committee forecasts in Column B. Conversely, the Greater Toronto Co-ordinating Committee forecasts show higher rates of growth for the regions outside Metro. Internally the two forecasts represent different views of the future.

- The Column A forecast, with its higher population growth for Metro, reflects a more optimistic view of housing intensification on vacant land and on land converted from commercial and industrial uses. It also assumes more frequent renting out of surplus rooms and creation of accessory apartments and reflects stabilisation, and perhaps some increase, in average household size. The result would be a more compact urban form for the GTR and less commuting.
- The Column B forecast incorporates consideration of land servicing constraints only for the short term. After the mid 1990s it is assumed that there would be no servicing constraints to inhibit development in any region. The result would be lower density development, higher consumption of agricultural land and more commuting.

It is estimated by Statistics Canada that the GTR population grew by 5.5% in the 3 years 1987 to 1989 inclusive, while the remainder of the Province grew by 5.0%. Essentially, the GTR population increased by 69,000 persons per year over the 1987 to 1989 time period. Imagine a city the size of Brockville moving in with us each year, bringing everything except their homes, and you have some appreciation of the physical scale of this growth and its social and economic complexity.

In 1986, the urbanised area covered about 25% of the Greater Toronto Region or 152,300 hectares (346,400 acres). If development patterns continue in the form of sprawl the projected population growth would urbanise an additional 44,200 hectares of land (109,200 acres) by the year 2001. Even with the most compact development pattern (as outlined in the *GTR Urban Structure Concepts Study*) a further 17,300 hectares (42,700 acres) would be developed.

## **GTR Housing Starts by Dwelling Type**

During the period following the 1981-82 recession, population and employment growth resulted in exceptionally high levels of housing demand. The current recession, high real interest rates and slowing demand have all had an impact on recent housing starts. Annual housing starts for each region and the GTR from 1987 to 1990 are shown in Figure 2.2. Housing starts in the GTR peaked in 1987 at almost 51,600 dwelling units and have since fallen to less than half of that amount with 21,200 dwellings started in 1990.

The key question being asked is whether there has been any significant change in the built form of development. Over the four years 1987 to 1990 there was a dramatic shift from 60% of all housing starts being single family detached and semi's to only 40% being single detached and semi's.

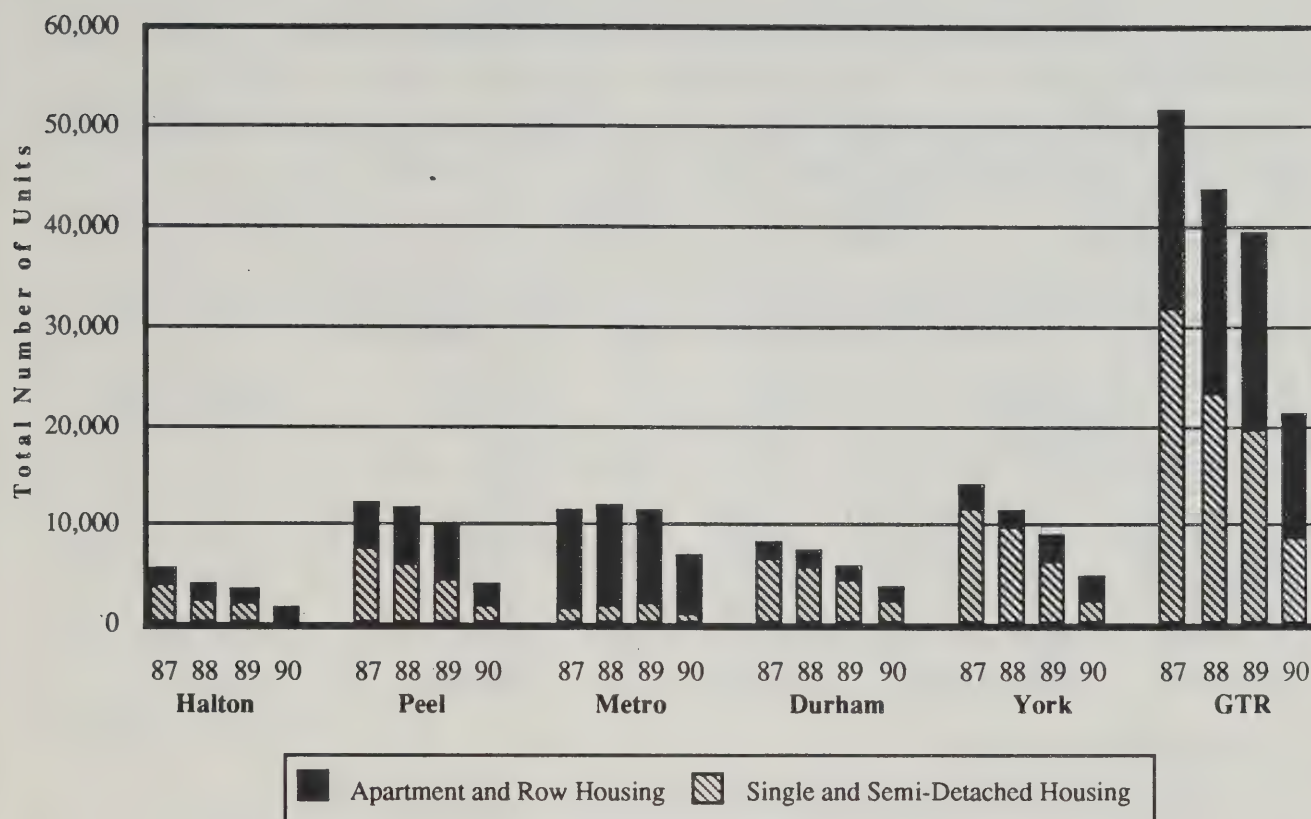
- Rapid price increases and diminished affordability, have resulted in more intensive forms of housing development in the GTR. As prices rose, and fewer households could afford to buy single family homes, there was a shift in the housing product to less land consumptive multiple unit structures.
- Metro Toronto housing starts were predominantly apartments while Peel starts shifted to row housing and apartments as that region became more thoroughly urbanised.
- In Durham, York and Halton Regions single detached starts have traditionally dominated, but each of these regions is beginning to experience more land intensive row housing and apartment development.

Essentially, the overall shift of single and semi-detached starts in the GTR from 60% to 40% of the total has occurred in the regions outside of Metro Toronto and Peel. Metro Toronto housing starts continue to be mainly apartments and row housing, while in Peel Region the proportion of row and apartment starts has increased slightly.

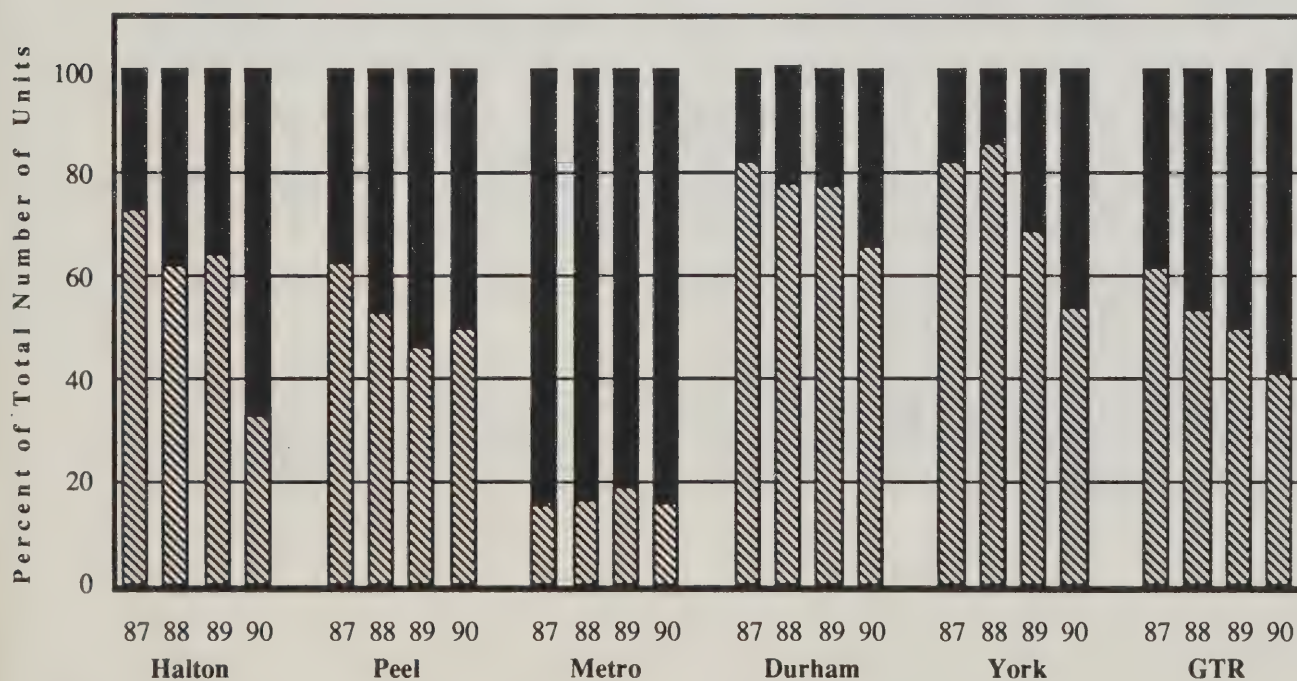


**Figure 2.2**

# **GTR Housing Starts by Dwelling Type 1987 - 90**



## **GTR Housing Starts by Type as a % of Total Annual Units 1987- 90**





# Greater Toronto Waterfront - Population and Housing Starts

## Population

The length of the Greater Toronto Region waterfront and its 1986 waterfront area population are shown below in Table 2.2.

**Table 2.2: GTR Waterfront Length and 1986 Population**

Region	Length of GTR Shoreline (km)	% of GTR Shoreline	1986 Wtft. Population	% of Wtft Population
Halton	32 (37*)	20%	73,100	20%
Peel	15	10%	30,000	8%
Metro	47	30%	191,900	52%
Durham	<u>62</u>	<u>40%</u>	<u>71,200</u>	<u>20%</u>
GTR Wtft.	156 (161*)	100%	366,200	100%

*\*Includes Burlington Bay*

Metro Toronto has the highest concentration of population along the GTR waterfront — with only 30% of the GTR shoreline but with 52% of the GTR waterfront area population. Of the lakefront regions in the GTR, Durham Region has the greatest length of Lake Ontario shoreline. With 40% of the GTR lakefront Durham had only 20% of the GTR waterfront area population. Much of the Durham waterfront is undeveloped, particularly in the Town of Newcastle, and represents a unique opportunity to preserve the natural shoreline and significant waterfront features. In sharp contrast, most of the Halton, Peel and Metro Toronto shoreline has been altered by lakefilling, shoreline stabilisation and water's edge development.

Table 2.3 shows population growth for the period 1981-86 and the number and proportion of seniors and children.

In 1986 roughly 10% of the population of the Greater Toronto Region resided in waterfront areas, defined as the first two census tracts from the water's edge. This waterfront population of 366,200 people was significantly larger than the

**Table 2.3: Total Population, % Change 1981-86  
and Children and Seniors Population**

Geographic Area	Total Population		Children 0 - 14 Years of Age		Seniors Over 54 Years of Age	
	#	% Change 1981-86	#	% of Total Population	#	% of Total Population
GREATER TORONTO REG. *	3,733,060	9.2	733,785	19.7	712,490	19.1
GTR WATERFRONT	366,197	3.9	67,400	18.4	75,135	20.5
Halton Region	271,389	6.9	58,240	21.5	48,395	17.8
Halton Waterfront	73,103	1.6	12,020	16.4	18,210	24.9
Peel Region	592,169	20.7	141,610	23.9	73,395	12.4
Peel Waterfront	30,043	4.4	5,370	17.9	5,340	17.8
Metro Toronto	2,192,721	2.6	370,080	16.9	488,795	22.3
Metro Waterfront	191,898	3.9	31,995	16.7	42,395	22.1
Durham Region	326,179	15.0	77,505	23.8	51,650	15.8
Durham Waterfront	71,153	6.4	18,015	25.3	9,190	12.9

\* Includes York Region

- In 1986 roughly 10% of the Greater Toronto Region population resided within waterfront areas. Of the total waterfront population of 366,200, slightly more than half resided within Metro Toronto waterfront communities.
- The Regions of Halton and Durham had the highest proportion of their regional populations residing within waterfront areas, at 27% and 22% respectively.
- During the period 1981-1986 the GTR waterfront population grew at almost half the rate of the total GTR (3.9% growth compared to 9.2%).
- Of the lakefront regions, the waterfront areas of Durham and Peel had the highest waterfront population growth at 6.4% and 4.4% growth respectively.
- Only in Metro Toronto was population growth higher on the waterfront than in the Regional Municipality as a whole, with 3.9% growth for the waterfront compared to 2.6% for all of Metro.
- The GTR waterfront had a lower proportion of children and a higher proportion of seniors than the whole GTR.
- The Halton and Metro waterfronts had the highest proportion of seniors on the GTR waterfront at 24.9% and 22.1%, and the lowest proportion of children at 16.4% and 16.7% respectively. In sharp contrast, the Durham waterfront had the lowest proportion of older residents (12.9%) and the highest proportion of children at 25.3%.

Source: 1981 and 1986 Census.

population of the Regional Municipality of Kitchener-Waterloo, the City of Hamilton or the City of Ottawa.

- Slightly more than half of the total waterfront population resided within Metro Toronto waterfront communities.
- The Regions of Halton and Durham had the highest proportion of their regional populations residing within waterfront areas, at 27% and 22%.

Of the lakefront regions, the waterfront areas of Durham and Peel had the highest waterfront population growth between 1981 and 1986, at 6.4% and 4.4% growth respectively. However, only in Metro Toronto was population growth higher on the waterfront than in the Regional Municipality as a whole, with 3.9% growth for the waterfront compared to 2.6% for all of Metro. The main reason why Metro's waterfront population growth exceeded the region's was the City of Toronto's Official Plan policy of encouraging central area growth through high as-of-right densities. In addition, the central area which includes the waterfront is where most land suitable for housing redevelopment is located. As a result, the City of Toronto's waterfront population increased by 7.2%.

Overall, between 1981 and 1986, the GTR waterfront population grew at about half the rate of the total GTR (3.9% growth compared to 9.2%). This slower growth is largely explained by the waterfront being a built-up area with a smaller supply of available land during 1981-86 than in suburban locations. Most new development in waterfront areas is through land use change and redevelopment to higher densities, which have traditionally been constrained by stable neighbourhoods. The historical pattern of development, which saw major portions of the waterfront built up first, has also contributed to the overall GTR waterfront having a slightly older population than the GTR as a whole and a lower proportion of children.

- The Halton and Metro waterfronts had the highest proportion of seniors at 24.9% and 22.1%, and the lowest proportion of children at 16.4% and 16.7% respectively.
- In sharp contrast, the Durham waterfront had the lowest proportion of older residents at 12.9% and the highest proportion of children at 25.3%, due to the affordability of its ground oriented housing stock compared to other waterfront areas.

## **Housing Starts**

During the 3 1/2 years 1987 to June 1990 a total of 9,399 row and apartment housing starts took place within the Greater Toronto waterfront area. A full 85% of these



waterfront housing starts, or 7,970 units, were homeowner condominium units, almost wholly in luxury "adult lifestyle" buildings and predominantly 1 bedroom units. Industry insiders estimate that about 50% of these waterfront condominium starts were pre-sold to speculative investors. In sharp contrast, during the same 3 1/2 year period, only 518 assisted housing units and 616 market rental units were started on the whole GTR waterfront. In the City of Toronto waterfront area, with its 3,292 starts, only 252 social housing units were begun and of the remaining 3,040 units 71% were one bedroom and bachelor units.

## **Population by Selected Age Groups (Table 2.4)**

Table 2.4 shows the 1986 population of each respective area by more detailed 5 and 10 year age groupings. While the GTR waterfront as a whole tends to have a slightly higher proportion of older residents (age groupings 55+) and a slightly lower proportion of children (age groupings 0-14) there is really no significant difference in age distribution compared to the GTR as a whole.

However, significant differences do exist between the regional waterfront areas and each respective region and amongst the various waterfront areas.

### **Waterfront Areas Compared to Regions:**

- The Halton waterfront has a significantly lower proportion of children (16.4%) and significantly higher proportion of seniors (24.9%) than Halton Region as a whole (21.5% children and 17.8% seniors). The Peel waterfront follows a similar pattern.
- The Metro waterfront closely parallels the children and seniors population for Metro as a whole which tends to have a lower proportion of children and higher proportion of seniors than the other lakefront regions.
- The Durham waterfront, in sharp contrast has a significantly higher proportion of children (25.3%) and lower proportion of seniors (12.9%) than Durham Region as a whole (23.8% children and 15.8% seniors).

### **Waterfront Areas:**

- The Halton waterfront has the lowest proportion of both children (age 0-14) and young adults (age 20-34) and the highest proportion of both middle age adults

**Table 2.4: Population By Selected Age Groups, 1986**

Geographic Area		0-4	5-9	10-14	15-19	20-24	25-34	35-44	45-54	55-64	65-74	75+	Total
GREATER TORONTO REG.*	#	255,085	235,880	242,820	274,045	349,200	687,845	568,325	407,340	355,180	216,405	140,905	3,733,060
	%	6.8	6.3	6.5	7.3	9.4	18.4	15.2	10.9	9.5	5.8	3.8	100.0
GTR WATERFRONT	#	23,540	21,245	22,615	25,555	33,705	67,900	55,720	40,675	37,280	23,115	14,740	366,197
	%	6.4	5.8	6.2	7.0	9.2	18.5	15.2	11.1	10.2	6.3	4.0	100.0
Halton Region	#	18,545	18,820	20,875	23,000	22,750	42,315	44,815	31,875	25,745	14,325	8,325	271,389
	%	6.8	6.9	7.7	8.5	8.4	15.6	16.5	11.7	9.5	5.3	3.1	100.0
Halton Waterfront	#	3,600	3,675	4,745	5,980	6,715	9,880	10,520	9,790	9,265	5,510	3,435	73,103
	%	4.9	5.0	6.5	8.2	9.2	13.5	14.4	13.4	12.7	7.5	4.7	100.0
Peel Region	#	48,115	46,350	47,145	48,205	53,430	111,285	101,555	62,680	40,825	20,920	11,650	592,169
	%	8.1	7.8	8.0	8.1	9.0	18.8	17.1	10.6	6.9	3.5	2.0	100.0
Peel Waterfront	#	2,025	1,655	1,690	2,080	3,160	6,280	4,530	3,305	2,605	1,675	1,060	30,043
	%	6.7	5.5	5.6	6.9	10.5	20.9	15.1	11.0	8.7	5.6	3.5	100.0
Metro Toronto	#	130,975	117,280	121,825	150,340	219,440	412,635	308,645	242,785	236,635	150,930	101,230	2,192,721
	%	6.0	5.3	5.6	6.9	10.0	18.8	14.1	11.1	10.8	6.9	4.6	100.0
Metro Waterfront	#	11,805	9,965	10,225	11,815	17,500	38,355	29,150	20,560	20,200	13,250	8,945	191,898
	%	6.2	5.2	5.3	6.2	9.1	20.0	15.2	10.7	10.5	6.9	4.7	100.0
Durham Region	#	26,975	25,405	25,125	24,915	27,155	60,645	51,725	32,560	26,035	15,630	9,985	326,179
	%	8.3	7.8	7.7	7.6	8.3	18.6	15.9	10.0	8.0	4.8	3.1	100.0
Durham Waterfront	#	6,110	5,950	5,955	5,680	6,330	13,385	11,520	7,020	5,210	2,680	1,300	71,153
	%	8.6	8.4	8.4	8.0	8.9	18.8	16.2	9.9	7.3	3.8	1.8	100.0

\* Includes York Region

(age 35-54) and seniors on the GTR waterfront. The Halton waterfront population tends to be the oldest of any region's waterfront.

- In sharp contrast, the Durham waterfront had the highest proportion of children and the highest proportion of adults in age categories 35-44. This 35-44 age group is most associated with families having children at home. The Durham waterfront population reflects the suburban character of the area and tends to be the youngest in the GTR.
- The Peel waterfront has the highest proportion of young adults (age 20-34) on the GTR waterfront, in part, reflecting the high proportion of rental housing in this area.
- The Metro Toronto waterfront had the second lowest proportion of children and the second highest proportion of seniors on the GTR waterfront.

Recent trends in new housing construction have tended to reinforce and accentuate this demographic profile of each region's waterfront. In particular, the overall tendency in waterfront row and apartment construction has been for "adult lifestyle" housing, with a shortage of housing for families with children. The one exception is the Durham waterfront where a mix of family and adult target groups and larger unit sizes is still prevalent.

### ***Issues and Policy Implications***

A number of issues and policy implications emerge out of our analysis of population growth, general housing trends and the age distribution of the population. In particular, the pressures of population growth and housing demand in the GTR and its waterfront areas are likely to increase once the economy recovers, putting further strains on the environment and urban services.

If environmental sustainability for present and future generations is to be achieved there is the clear need to protect significant natural elements, including the ecological diversity of:

- The Waterfront and River Valleys
- The Oak Ridges Moraine
- Viable Farm Acreage on Class 1 and 2 Agricultural Land
- Other Environmentally Sensitive Areas



With specific reference to waterfront areas there is the clear need to:

- Preserve the remaining natural shoreline and significant waterfront features such as marshes, wetlands, river mouths and natural buffer vegetation.

There is also a preliminary indication of the need, in waterfront areas, to:

- Provide a better balance of housing tenures and opportunities in new residential developments, especially for families.
- Encourage more diversity of housing types, tenures and unit sizes for new housing.

If the overall quality of life in waterfront areas and in the GTR is to be enhanced, there is the need to address a number of significant urban issues:

- Urban Sprawl
- Commuting Patterns and Traffic Congestion
- Livable Communities
- Affordable Housing and Community Facilities/Services
- Open Space

One of the key challenges will be to reinforce the recent trend toward more multiple unit development. Multiple unit development, in the form of row housing, stacked townhouses and apartment structures, consumes less land and is generally more affordable and supportive of public transit than low density single detached development. In this regard the *Greater Toronto Area Urban Structure Concepts Study* has made a significant contribution by focusing public debate on urban growth options. However, of equal importance is the need to create livable communities that alleviate both affordability problems and tenure imbalances.

# ***Housing - Stock and Tenure***

This section examines the existing housing stock in the GTR, its waterfront regions and respective waterfront areas by housing type, period of construction and tenure. In particular, the existing housing stock represents the cumulative history of what has been built to accommodate the existing population, while new housing provides incremental additions to accommodate growth.

## **Housing Stock (Table 2.5)**

Table 2.5 shows the occupied housing stock in 1986 by housing type and period of construction. Key findings include the following:

- The GTR waterfront had a slightly higher proportion of single detached dwellings than the whole GTR. The Halton and Durham waterfronts had the highest proportion of single family homes at 61% and 56% of all dwellings.
- The Peel and Metro waterfronts had the highest proportions of apartments at 54% and 49%.
- Waterfront areas generally have an older housing stock than more inland areas. Metro's waterfront has by far the highest proportion of older housing, with almost 30% of the stock built prior to 1946 and 30% between 1946-60.
- Waterfront residential development between 1981 and 1986 as a proportion of the waterfront housing stock was highest on the Durham waterfront at 10.6%, representing 2,375 dwellings. In contrast, the Metro Toronto waterfront stock grew at the much lower rate of 5.6%, but added 4,255 dwellings, almost totally through redevelopment.

## **Tenure (Table 2.6)**

Table 2.6 shows the number of private households and occupied private dwellings, by tenure. Because the number of private households equals the number of occupied private dwellings, the terms "households" and "dwellings" are used interchangeably.

- Between 1981 and 1986 the number of tenant households in Peel Region and Metro increased at a faster rate than the number of ownership households. However, for the whole GTR the growth of ownership exceeded that for rental (13% compared to 8%).

# Table 2.5: Housing Stock by Type and Period of Construction

Geographic Area	1986 Occupied Private Dwellings by Type								Dwellings by Period of Construction(%)				
	Single Detached		Apartments ≥5 Storeys		Apartments <5 Storeys		All others		Before 1946- 1946 1960		1961- 1970	1971- 1980	1981- May 1986
	#	%	#	%	#	%	#	%					
<b>GREATER TORONTO*</b>	582,570	44.7	351,885	27.0	134,660	10.3	234,855	18.0	17.0	21.4	23.4	27.3	10.8
<b>GTR WATERFRONT</b>	62,485	45.7	34,505	25.2	21,740	15.9	18,025	13.2	20.0	26.3	24.2	22.9	6.6
Halton Region	58,830	65.5	13,725	15.3	4,905	5.5	12,370	13.8	8.5	21.2	24.7	34.6	11.0
Halton Waterfront	16,395	61.3	6,920	25.9	1,340	5.0	2,070	7.7	9.5	28.1	29.4	26.0	7.0
Peel Region	86,910	46.8	42,915	23.1	9,045	4.9	47,000	25.3	3.7	9.5	22.5	44.6	19.6
Peel Waterfront	3,790	32.6	4,955	42.6	1,340	11.5	1,550	13.3	9.9	19.5	29.1	36.5	4.9
Metro Toronto	281,020	34.4	280,485	34.4	108,365	13.3	146,575	18.0	22.1	25.5	25.1	21.6	5.7
Metro Waterfront	29,775	39.2	19,895	26.2	17,580	23.1	8,735	11.5	28.8	29.5	20.9	15.2	5.6
Durham Region	71,070	66.6	9,255	8.7	8,300	7.8	18,030	16.9	16.3	17.4	18.8	31.8	15.6
Durham Waterfront	12,525	55.9	2,735	12.2	1,480	6.6	5,670	25.3	7.7	16.7	26.7	38.4	10.6

\* Includes York Region

- The GTR waterfront had a slightly higher proportion of single detached dwellings than the whole GTR, with the Halton and Durham waterfronts having the highest proportion of single family homes at 61.3% and 55.9% of all dwellings.
- In sharp contrast, the Peel and Metro waterfronts had the highest proportions of apartments at 54.1% and 49.3% of their respective waterfront housing stock.
- The Peel waterfront area had the highest proportion of high rise apartments of any area, at 42.6% high rises, while the Metro waterfront, due to its earlier development, had the highest proportion of walk-up apartments at 23.1%.
- Waterfront areas have a generally older housing stock with more than 70% of the waterfront housing being built prior to 1971 compared to 62% for the whole GTR.
- Due to the historical pattern of urban development, Metro's waterfront area has by far the highest proportion of older housing, with almost 30% of the stock being built prior to 1946 and another 30% being built between 1946 - 1960.
- While 1981-1986 residential development was proportionally the highest on the Durham waterfront at 10.6%, this represented the addition of 2,375 dwellings. In contrast the Metro Toronto waterfront stock, which grew at the much lower rate of 5.6% added 4,255 dwellings, almost totally through redevelopment activity.

Note: The "All Others" dwelling type category consists of row housing, semi-detached dwellings and duplexes.

Source: 1986 Census



**Table 2.6: Occupied Private Dwellings by Tenure**

Geographic Area	1986 Occupied Private Dwellings					% Change 1981-86		
	Rented		Owned		Total	Rented	Owned	Total
	#	%	#	%	#			
<b>GREATER TORONTO REG.*</b>	531,225	40.7	772,685	59.3	1,303,970	8.1	12.9	10.9
<b>GTR WATERFRONT</b>	59,685	43.6	77,105	56.4	136,755	NA	NA	NA
Halton Region	23,825	26.5	66,005	73.5	89,830	1.7	13.5	10.1
Halton Waterfront	8,740	32.7	17,985	67.3	26,725	NA	NA	NA
Peel Region	60,200	32.4	125,665	67.6	185,870	25.5	22.3	23.3
Peel Waterfront	6,115	52.6	5,505	47.3	11,635	NA	NA	NA
Metro Toronto	402,790	49.3	413,650	50.7	816,445	5.8	4.6	5.2
Metro Waterfront	38,805	51.1	37,215	49.0	75,985	NA	NA	NA
Durham Region	27,205	25.5	79,440	74.5	106,655	10.8	20.2	17.7
Durham Waterfront	6,025	26.9	16,400	73.2	22,410	NA	NA	NA
* Includes York Region								

- In 1986 the GTR waterfront had a slightly higher proportion of rented dwellings than the Greater Toronto Region as whole (43.6% compared to 40.7%).
- All of the four lakefront regions had a higher proportion of rented dwellings in their waterfront areas than in each region as a whole. This higher proportion is mainly attributable to the earlier development of waterfront areas when most multiple unit buildings were developed as rental housing.
- Rented dwellings on the Metro Toronto waterfront comprised 65% of the total rented dwellings in the GTR waterfront.
- The proportion of rented dwellings was highest in the Peel and Metro waterfront areas at 52.6% and 51.1%.
- In sharp contrast the Durham and Halton waterfronts are predominantly ownership housing at 73.2% and 67.3% respectively.

Note: "Private Dwellings" exclude rooming or lodging-houses, nursing homes, retirement homes, etc. which are categorized as "Collective Dwellings".

NA - Not Available.

Source: 1981 and 1986 Census.

- In 1986 the GTR waterfront had a higher proportion of rented dwellings than the GTR as whole (43.6% compared to 40.7%) and each region's waterfront had a higher proportion than the respective region as a whole.
- The higher proportion of rented dwellings in waterfront areas is attributable to the earlier development of apartment buildings in these areas, before the advent of condominium legislation in the late 1960s.
- The proportion of rented dwellings was highest in the Peel and Metro waterfront areas at 52.6% and 51.1% (but the Metro waterfront had 65% of all rented dwellings in the GTR waterfront).
- The Durham and Halton waterfronts are predominantly ownership housing at 73.2% and 67.3%.

Due to their older housing stock, which was developed prior to the advent of condominium legislation in 1967, waterfront areas have typically had a significantly higher component of mixed income housing than their respective municipalities. Prior to the 1967 legislation all multiple unit structures were developed for rental tenure whereas condominium legislation permitted the ownership of individual dwelling units in multiple unit structures.

### ***Issues and Policy Implications***

The central issue emerging from our examination of housing stock and tenure is the need to:

- Preserve mixed income waterfront neighbourhoods, in part by protecting waterfront rental projects from conversion, demolition and luxury renovation.

In particular, the Rental Housing Protection Act has been a significant addition to housing legislation in that it protects older rental buildings from demolition, conversion to owner occupancy, and luxury renovation. However, it does not cover newer apartment buildings for which an application for condominium registration has been made, regardless of whether the building is 100% rental and was subsidised as a rental building. This is a significant omission and means that the newer rental stock is not protected from conversion to owner occupancy which usually involves eviction or removal of the existing renter population. In addition, the Act does not cover structures of 4 or fewer rental units. However, on the positive side the Provincial Low Rise Rehabilitation Program does provide assistance for the modest renovation of older (low rise) rental buildings.

# ***Housing - Housing Need***

This section is an analysis of the affordability and adequacy of housing in the GTR, waterfront regions and the respective waterfront areas. It reveals the extent to which the existing housing stock meets the needs of the population, and what problems result in the matching of housing supply and demand. Housing solutions involve providing a choice of housing for all income groups. Affordability problems and frequency of overcrowding provide a measure of how successfully this is being done. However, housing problems are not only the result of a shortage of supply but also the result of ability to pay which is largely determined by prices and incomes.

We begin by examining the level of housing need as indicated by Federal and Provincial definitions of housing need. We then examine general changes in household income by tenure for owners and renters and look at average incomes and incidence of low income for families and single persons. This is followed by a more detailed comparison of owner and renter average household income. We then link income and housing by analysing the extent of housing affordability problems and conclude with an examination of overcrowding.

## **Core Housing Need and Waiting Lists (Table 2.7)**

There are two basic definitions of housing need recognised by the Federal and Ontario Governments and incorporated into their joint allocations model for Non-Profit Housing. The Federal definition is known as Core Need while the Provincial definition is Waiting Lists for Rent-Geared-to-Income (RGI) Housing.

The definition used to derive 1981 Core Need data defined households in Core Need as having income below the Core Need Income Threshold established for the defined Planning Area and experiencing one or more of the following housing problems: affordability (paying more than 30% of household income for shelter), overcrowding (more than 1.1 persons per room) and/or inadequate accommodation (dwelling identified as in need of major repair). In Ontario the Core Need data used for federal/provincial joint planning is for renter households only and has not been updated since the 1981 Census. The 1991 Census results, when they become available in 1993, will form the basis for a national update of the Core Housing Need data.

Waiting Lists for Rent-Geared-To-Income Housing are composed of households that have applied for such housing and have met certain eligibility criteria. Such criteria can include point rating. Among other factors, households are point rated according to income, household size and the affordability, adequacy and condition of their current



**Table 2.7: Core Housing Need and Waiting Lists for Rent-Geared-to-Income (RGI) Housing by Client Type and Number of Households**

Geographic		<u>1981 Renter Core Housing Need by Client Type and Households</u>							
Area	<u>Family</u>		<u>Senior &gt;60</u>		<u>Singles &lt;60</u>		<u>All Client Types</u>		
	#	%	#	%	#	%	#	%	
ONTARIO	92,250	100.0	71,130	100.0	85,955	100.0	252,335	100.0	
TORONTO CMA	41,505	45.0	28,570	40.2	42,050	48.9	112,125	44.4	
OSHAWA CMA	1,725	1.9	1,415	2.0	1,025	1.2	4,165	1.7	

Geographic		<u>1989 RGI Waiting Lists by Client Type and Households</u>							
Area	<u>Family</u>		<u>Senior &gt;60</u>		<u>Singles &lt;60</u>		<u>All Client Types</u>		
	#	%	#	%	#	%	#	%	
ONTARIO	33,719	100.0	13,584	100.0	7,775	100.0	48,080	100.0	
TORONTO CMA	16,812	49.9	6,739 +	49.6	3,175	40.8	26,726	55.6	
OSHAWA CMA	464 +	1.4	214 +	1.6	152	2.0	830	1.7	
G.T.R.*	17,347	51.4	7,057 +	52.0	3,379	43.5	27,783	57.8	
Halton Region	385	1.1	446 +	3.3	160	2.1	937	1.9	
Peel Region	3,519	10.4	654 +	4.8	215	2.8	4,388	9.1	
Metro Toronto	12,722	37.7	5,373 +	39.6	2,805	36.1	20,900	43.5	
Durham Region	495	1.5	312 +	2.3	184	2.4	991	2.1	

\* Includes York Region

- The Toronto CMA has 44.4% of all renter Core Housing Need in Ontario and 55.6% of all RGI Waiting List Applicants in Ontario.
- Metro Toronto has 43.5% of all RGI Waiting List Applicants in Ontario and 78.2% of all Toronto CMA applicants.
- Peel Region has 9.1% of all Ontario RGI Applicants.

**Note:**

"Core Need" data as at 1981 Census. Households in Core Need are defined as those with households income below the Core Need Income Threshold established for a specified Planning Area and experiencing one or more of the following housing problems: affordability (paying more than 30% of household income for shelter), overcrowding (more than 1 person per room) and/or inadequate accommodation (dwelling identified as in need of major repair).

"Waiting List" data as at end of March 1989 from Provincial CHUMS data file modified to include Municipal Non-Profit RGI Applicants. RGI Waiting Lists for Co-op and Private Non-Profit Housing not included.

Singles under 60 RGI Waiting Lists implemented January 1, 1989.

Equivalent Core Need and Waiting Lists data for the waterfront area are not available.

+ Waiting List adjusted upward by 25% as per 1990-92 Federal/Provincial 3-Year Plan.

Source: CMHC and Ontario Ministry of Housing.

accommodation. Selection is usually based on the number of points received with the applicant expected to pay 25% of income for rent.

Waiting List data provide an extremely conservative estimate of housing need and are notorious for underestimating need. In addition, the waiting list data presented in Table 2.7 is only partial waiting list data in that it excludes waiting lists for co-op and private non-profit housing.

Another problem is that both the Core Need and RGI Waiting List data exclude the estimated 20,000 persons who are homeless, at various times of the year, in Metro Toronto. These people are Metro Toronto residents as well as those drawn to Metro from throughout the GTR and the Province. Due to the availability of temporary shelters, charitable agencies and the casual labour market, the homeless are mainly concentrated in the City of Toronto. They include men, women and children who often have experienced multiple problems including very low incomes, job losses, family break-ups, evictions, physical and emotional abuse, and psychiatric problems.

Both measures of housing need estimate the need for Rent-Geared-to-Income housing rather than for assisted housing. In particular, non-profit housing programs provide a mix of RGI units and units for moderate income tenants so that there is a social mix within such projects. Therefore, the need for non-profit units is significantly higher than the estimated RGI needs.

Based on Core Need data derived from the 1981 Census and Provincial Rent-Geared-to-Income (RGI) Waiting Lists at March 1989, housing need can be summarised as follows:

- The Toronto Census Metropolitan Area (CMA) has 112,125 households in Core Housing Need, representing approximately 25% of all renter households in the CMA and 44.4% of all renter Core Housing Need in Ontario.
- The Greater Toronto Region has a Rent-Geared-To-Income Waiting List of 27,783 households representing 57.8% of all RGI Waiting List applicants in Ontario.
- Metropolitan Toronto proper has 20,900 RGI applicants representing 75.2% of all RGI Waiting List applicants in the Greater Toronto Region and 43.5% of all applicants in Ontario.
- Peel Region has 9.1% of all Ontario RGI applicants while Durham and Halton each have 2%.

- The waiting list for families in Metro increased by 2,600 households from March 1988 to March 1989 with families representing 61% of total Metro applicants and 80% of total Peel Region applicants.

The unmistakable conclusion is that the need for assisted housing is severe within the Toronto CMA and Greater Toronto Region, and most particularly within Metro Toronto.

Waiting lists are expected to increase substantially as a result of the April 1991 removal of regulations barring refugee claimants from applying for assisted housing. This change will both raise the number of eligible applicants and result in increased waiting periods for the limited number of available assisted housing units.

To determine the number of households in Core Need in the waterfront area would require a special set of Census tabulations. Core Need and Waiting List information is not available for the constituent municipalities of the Greater Toronto Region, or for the waterfront areas of those municipalities. However, inferences can be drawn from Census data relating to household income, incidence of low income, affordability problems and overcrowding.

## **Average Household Income By Tenure**

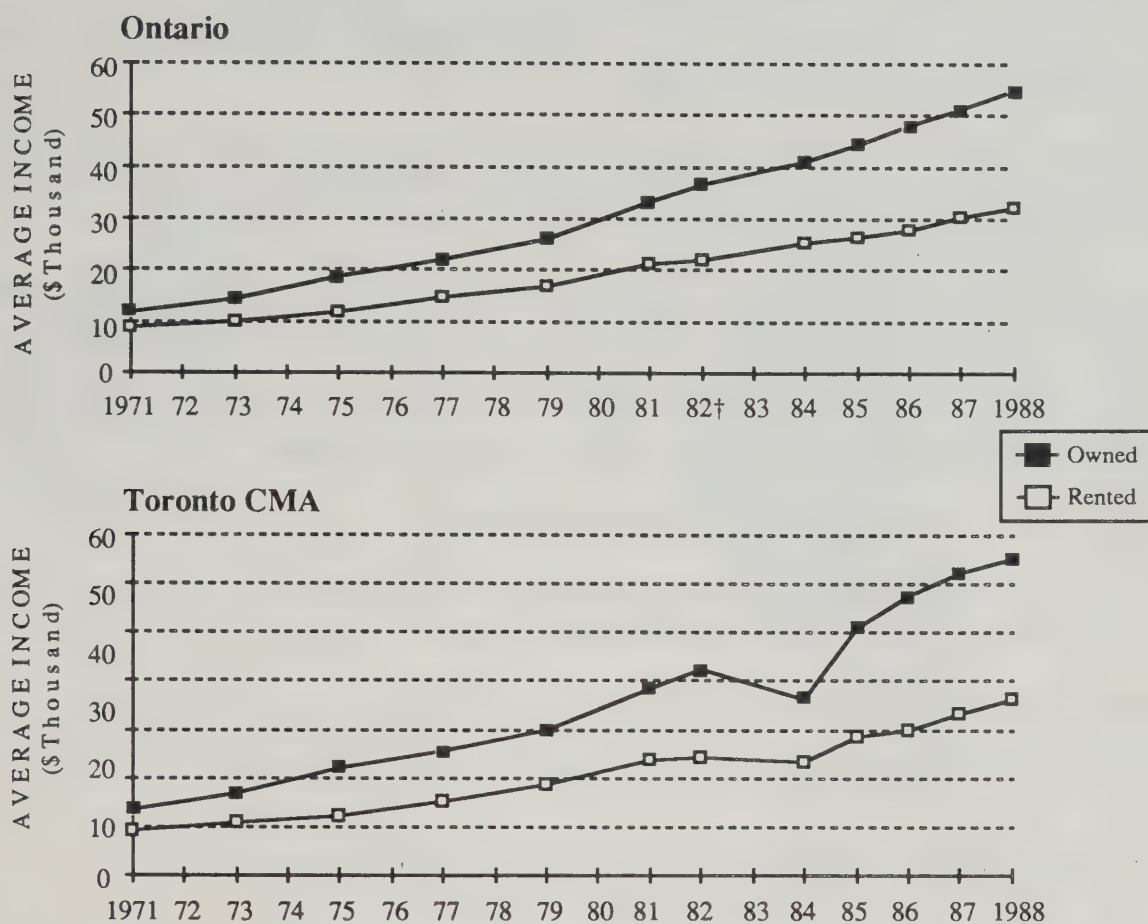
Household income includes the income of all household members. While hourly wages have not kept pace with inflation, household income has risen at a greater rate than inflation. The real growth in household income has been accomplished through more household members working and, in particular, through dual income households where both spouses work. However, there have been substantial differences in the increase in average household income between owner and renter households.

Figure 2.3 shows average annual renter household income and average annual owner household income for the time period 1971 to 1988 for the Toronto Census Metropolitan Area and Ontario. The emphasis is on the relationship between owner and renter household incomes over the 18 year time period. Data were available for the Oshawa Census Metropolitan Area only for the four years 1985 to 1988 inclusive and Statistics Canada cautioned that due to the small sample size the Oshawa CMA data have a high standard error. Consequently our analysis focuses on the more reliable Toronto CMA and Ontario data.

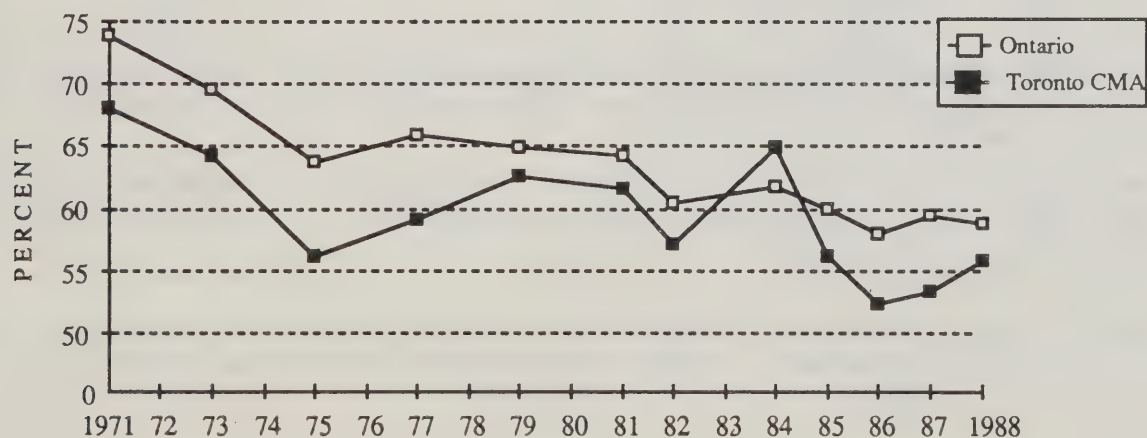
Renters typically have lower household incomes than owners, partly because many households switch from renting to owning as their incomes rise. However, income data for the 18 year time period 1971 to 1988 shows a growing disparity between



**Figure 2.3**  
**Average Household Income by Tenure 1971 - 1988**



**Figure 2.4**  
**Renter Average Income as a Percent of Owners Average Income 1971 - 1988**



Source: Statistics Canada, Household Surveys Division, Household Income Facilities and Equipment Survey, 1972-89 Toronto CMA Unpublished Data.

owner and renter income. Figure 2.4 shows renter income as a percentage of owner household income.

- Ontario renter household income has fallen from 74% of owner incomes in 1971 to 59% of owner incomes in 1988.

In 1971 the average household income of renters in Ontario was 74% of the \$10,736 average household income of owners. In comparison, the average household income of Ontario renters in 1988 was 59% of the average owner income of \$54,949.

Furthermore, the income of renting households has been rising more slowly than that of owner households. From 1981 to 1988 inclusive, average household income rose 65% for owners but only 51% among renters, as compared against a 47% rise in the consumer price index. While the major differences in income growth took place during 1971-1981, the gap continues to widen although at a slower rate.

Similar trends are observable for the Toronto CMA:

- In the Toronto CMA, renter household income has fallen from 68% of owner income in 1971 to 56% of owner income in 1988.

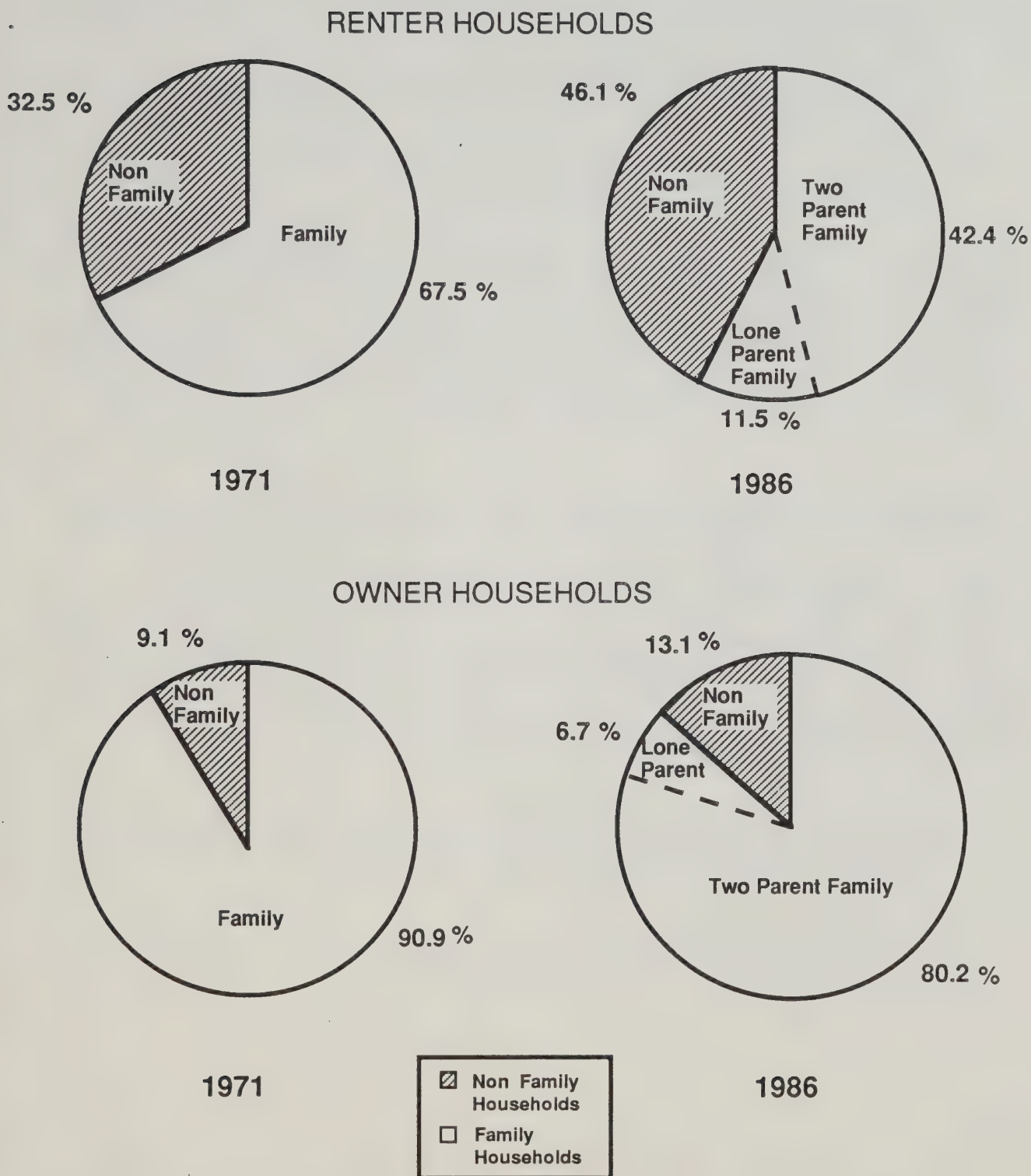
Reasons for the widened income gap between owners and renters include the changing composition of renter households. Figure 2.5 shows the change in renter and owner household types from 1971 to 1986 for the Toronto CMA.

- In 1971 family households comprised 68% of all renter households in the Toronto CMA, but this proportion had shrunk to 54% in 1986.
- In 1971 lone parent families did not even comprise a statistically significant household type, but in 1986 they represented 12% of all renter households in the Toronto CMA.
- The proportion of non-family renter households increased from 33% in 1971 to 46% in 1986.
- The comparative figures for owner households are 7% lone parent families in 1986 and an increase from 9% to 13% for non-family owner households.

The net result of these changes is that renter households as a group now consist of more lower income households that have a higher probability of remaining renters for life.

However, since 1986 renter household incomes in the Toronto CMA have been rising at a faster rate than owner incomes. Consequently, renter incomes as a percent of

**Figure 2.5: Toronto CMA Renter and Owner Households By Household Type 1971 And 1986**



Source: 1971 and 1986 Census



owner incomes have risen from 52% to 56% from 1986 to 1988. The chief cause appears to have been an increasing proportion of higher income renters being cut out of the ownership market due to the combination of rapid price increases and high interest rates. The overall impact on the rental market is likely to adversely affect both moderate income and lower income tenants due to:

- The diminished availability of rental units resulting from reduced movement of upper income tenants into home ownership.
- The increased ability of landlords to use income as the major determinant in tenant selection.
- More discrimination against families with children based on both household composition and lower disposable income.

Recent court decisions indicate a growing intolerance to those least able to protect themselves. In particular, the predominance of 'adult lifestyle' buildings in the homeowner condominium market is making inroads into the rental market. Families with children are being evicted based on "the quiet enjoyment of the premises" clause in the Landlord and Tenant Act. Such court decisions have broad implications, and are a reflection of wider market and societal conditions.

## **Average Household Income and Incidence of Low Income**

Table 2.8 shows the 1985 average household income for owners and renters combined. Household income consists of the combined money income of all household members including spouses and children 15 years or older, and includes income obtained from full and part-time work. If the average household incomes shown on Table 2.8 seem very high (eg. \$40,500 for Metro Toronto), it is instructive to realise that average employment income for residents who worked in 1985 was \$20,941 for the Metro waterfront area. Table 2.8 shows that:

- The GTR waterfront had a lower average household income than the GTR as a whole and, with the exception of Halton Region, the average 1985 household income was lower in the waterfront area of each region.
- The Halton waterfront had the highest average household income at \$49,484. Average household income in the Metro Toronto waterfront area was 24% lower, and the lowest of the GTR waterfront areas.

**Table 2.8: Household Income and Incidence of Low Income, 1985**

Geographic Area	Private Household Average Income	Incidence of Low Income (%)		
		All Economic Families	All Unattached Individuals	Total
<b>GREATER TORONTO REG. *</b>	\$42,986	10.3	32.5	16.8
<b>GTR WATERFRONT</b>	\$40,864	10.7	33.5	18.0
Halton Region	\$48,354	5.3	27.8	9.7
Halton Waterfront	\$49,484	6.0	26.9	11.3
Peel Region	\$46,630	7.0	25.7	10.7
Peel Waterfront	\$41,926	10.2	28.9	16.5
Metro Toronto	\$40,493	13.1	33.8	20.5
Metro Waterfront	\$37,685	12.5	35.5	21.3
Durham Region	\$42,106	7.6	30.8	12.2
Durham Waterfront	\$41,633	10.5	33.6	14.3

\* Includes York Region

- The GTR waterfront area had a lower average household income than the GTR as a whole and, with the exception of Halton Region, average household income for 1985 was lower in the waterfront area of each Region.
- The Halton waterfront area had the highest average household income at \$49,484 with the Metro Toronto waterfront having an average income that was 24% lower and which represented the lowest average household income of the GTR waterfront areas.
- The waterfront areas of each Region had a larger incidence of low income households, with the Metro Toronto waterfront having the highest proportion of low income household at 21%.
- Within the Metro Toronto waterfront area 13% of all economic families and 36% of all unattached individuals (more than 1 out of every 3) fell within Statistics Canada's definition of low income households.

Source: 1986 Census.

- The waterfront area of each Region had a higher incidence of low income households than in each respective region as a whole. Metro Toronto's waterfront had the highest proportion of low income households at 21% while Halton had the lowest at 11%.
- On the Metro Toronto waterfront 13% of economic families and 36% of unattached individuals (more than 1 out of every 3) fell within Statistics Canada's definition of low income.

In part, the difference in average household income and incidence of low income reflects differences in housing stock and tenure, and the incomes required to gain access to those dwellings. As we have already noted, the Halton waterfront has the highest proportion of single family detached dwellings (61.3%) and the second highest proportion of ownership housing (67.3%). In sharp contrast, the Metro Toronto waterfront has the second lowest proportion of both single detached dwellings (39.2%) and ownership housing (49.0%).

## Owner and Renter Average Household Income

Figure 2.6 shows average 1985 household income separately for owners and renters.

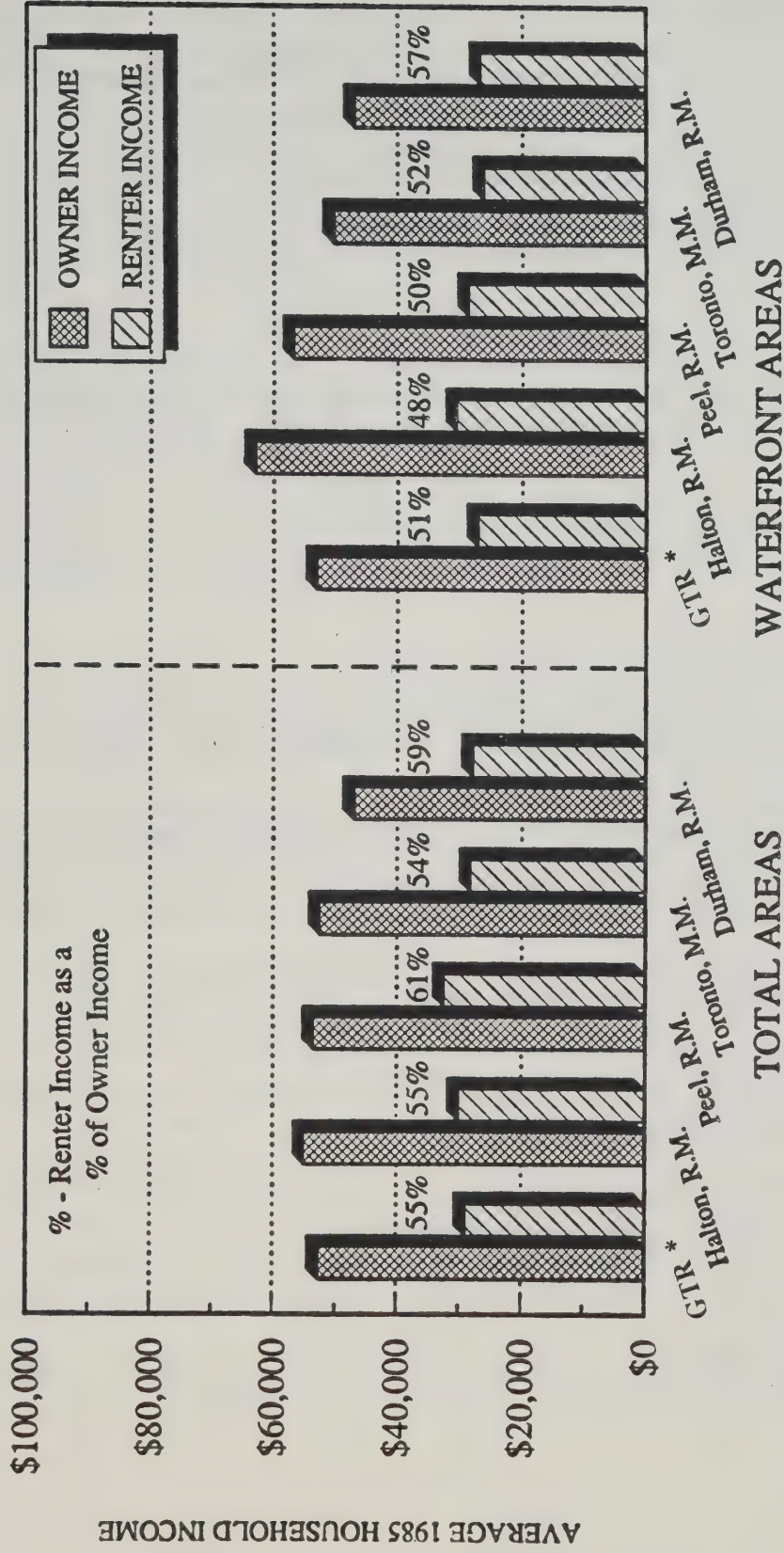
- With the exception of the Halton waterfront, renter household incomes were lower in the waterfront area than in each respective region as a whole.
- In contrast, owner household incomes tend to be higher in waterfront areas than in each region as a whole. The sharpest difference was in Halton Region where 1985 owner incomes for the waterfront area were \$62,965 and in the region as a whole \$54,959
- Renter household incomes as a proportion of owner household incomes were lower in the waterfront area than in each region as a whole.
- Renter incomes represented 55% of owner incomes in the whole GTR and 51% of owner incomes in the GTR waterfront area. The gap between owner and renter incomes was highest in the Halton waterfront area and lowest in the Durham waterfront area.

Essentially, renter incomes tend to be lower in waterfront areas because of the older waterfront rental stock which houses more moderate income tenants.



Figure 2.6

# Greater Toronto Area and Waterfront 1985 Owner and Renter Average Household Income



\* Includes York Region

Source: Statistics Canada, 1986 Census

**Table 2.9: Affordability Problems and Severe Affordability Problems, 1985**

Geographic Area	Affordability Problems Private Households With Gross Rent/ Major Payments $\geq 30\%$ Household Income				Severe Affordability Problems Private Households With Gross Rent/ Major Payments $\geq 40\%$ Household Income			
	Renters		Owners		Renters		Owners	
	#	%	#	%	#	%	#	%
<b>GREATER TORONTO REG.*</b>	160,975	30.3	105,950	13.7	101,160	19.0	54,000	7.0
<b>GTR WATERFRONT</b>	18,665	31.3	9,750	12.6	11,870	19.9	4,850	6.3
Halton Region	6,510	27.3	7,755	11.7	3,905	16.4	3,580	5.4
Halton Waterfront	2,560	29.3	1,785	9.9	1,560	17.8	845	4.7
Peel Region	16,575	27.5	17,590	14.0	9,695	16.1	8,285	6.6
Peel Waterfront	1,765	28.9	685	12.4	1,190	19.5	345	6.3
Metro Toronto	124,180	30.8	57,140	13.8	78,885	19.6	30,740	7.4
Metro Waterfront	12,400	32.0	5,335	14.3	7,880	20.3	2,750	7.4
Durham Region	8,585	31.6	9,775	12.3	5,605	20.6	4,550	5.7
Durham Waterfront	1,940	32.2	1,945	11.9	1,240	20.6	910	5.5

\* Includes York Region

- The proportion of renter households with affordability problems in the GTR waterfront area (31.3%) is almost two and a half times higher than owners with affordability problems (12.6%).
- Renter affordability problems were slightly higher in waterfront areas than in each region as a whole, while owner affordability problems were generally lower in waterfront areas than in the respective region.
- Affordability problems for renters were highest on the Durham and Metro waterfronts (32.2% and 32.0%), while owner affordability problems were highest on the Metro Toronto waterfront (14.3%).
- Within the GTR roughly 77% of renters with affordability problems resided within Metro Toronto (124,180 in Metro out of 160,975 in the GTR).
- Almost 63% of renter households with affordability problems in the GTR had severe affordability problems and paid 40% or more of their incomes for rent.
- Severe affordability problems were significantly less for owners.
- Severe affordability problems for renters were slightly higher in waterfront areas than in each region as a whole.

Note: Affordability data for municipalities and waterfront areas are for all private households.

Source: 1986 Census.

## Affordability Problems (Table 2.9)

Table 2.9 shows renter and owner households with affordability problems and severe affordability problems. Housing affordability problems are indicated by the proportion of household income spent on shelter. Canada Mortgage and Housing Corporation and charitable organisations agree that when shelter costs are 30% or more of income, low and moderate income households are compelled to cut back on other essentials such as food, clothing, day care and transportation. Housing affordability problems and high shelter costs have contributed to a growing dependence on food banks. In March 1991, 120,000 people in Metro Toronto relied upon food banks. Approximately half of these were children.

The 30% figure also has relevance to lending institutions in setting mortgage eligibility criteria. Lending institutions consider households spending more than 30% on major shelter costs to be unacceptably high risks, in that other demands on remaining income will result in high levels of mortgage default.

- In 1986, 3 out of every 10 renter households in the Greater Toronto Region paid more than 30% of their income for rent while almost 1 out of every 5 paid 40% or more for rent.
- The proportion of renters with affordability problems and severe affordability problems was slightly higher in waterfront areas, despite the older waterfront rental stock and lower rents in that stock.
- Amongst homeowners, only 1 out of every 7 households had an affordability problem and only 1 out of every 14 had a severe affordability problem. In waterfront areas the proportion of owners with affordability problems was even lower.
- In the GTR, 77% of renter households with affordability problems lived in Metro Toronto (124,180 out of 160,975).
- Affordability problems for renters were highest on the Durham and Metro waterfronts (32.2% and 32.0%) while owner affordability problems were highest in the Metro Toronto waterfront area (14.3%).
- In the GTR waterfront area, the proportion of renters with affordability problems (31.3%) was almost 2½ times higher than owners with affordability problems (12.6%).

Housing affordability problems are largely concentrated in renter households because renters have significantly lower incomes than owners, and because the income gap



between owners and renters has widened. In the Toronto Census Metropolitan Area (CMA) renter household income as a proportion of owner income has fallen from 68% of owner income in 1971 to 56% of owner income in 1988.

In the Greater Toronto waterfront area, renter average household incomes stood at 51% of owner household incomes in 1985. This greater income gap in waterfront areas is explained by differences between the waterfront rental and ownership housing stock, and the incomes of the occupants.

In waterfront areas the older rental stock houses tenants of more moderate income who, despite lower rents, have significant affordability problems. In contrast, ownership housing in waterfront areas tends to be more expensive than that further inland, and houses higher income owners. As a result, renter households on the waterfront have higher levels of affordability problems than in the entire GTR, while owners on the waterfront have lower affordability problems than owners in the whole GTR.

## **Overcrowding (Table 2.10)**

Overcrowded dwellings are defined by Statistics Canada as private dwelling units with 1.1 or more persons per room, excluding bathrooms but including kitchens as habitable rooms. This is a narrow definition that captures only the very worst cases of overcrowding. For example, using it as a guide, four persons living in a one bedroom home consisting of a bedroom, living room, dining room and kitchen would not be considered to be overcrowded. Furthermore, in most European countries kitchens are not considered habitable rooms for purposes of measuring overcrowding.

Overcrowding varies significantly by structure type and area:

- Overcrowding in single detached dwellings was generally very low in all areas, indicating that people with higher incomes tend to purchase more space and to share that space with fewer people.
- Overcrowding was greatest in apartment buildings of 5 or more storeys in Metro Toronto, Peel and their waterfront areas.
- Almost 82% of the overcrowded dwellings in the Greater Toronto Region are located in Metro Toronto (25,930 in Metro out of 31,760).

**Table 2.10: Overcrowding, 1986**

Geographic Area	Overcrowded Dwellings With 1.1 or More Persons Per Room					
	Single Detached		Apartments ≥5 Storeys		All Others	
	#	%	#	%	#	%
<b>GREATER TORONTO REG.*</b>	5,225	0.9	14,610	4.2	11,925	3.2
<b>GTR WATERFRONT</b>	310	0.5	1,430	4.2	1,055	2.7
Halton Region	245	0.4	75	0.5	235	1.4
Halton Waterfront	40	0.2	45	0.6	15	0.4
Peel Region	795	0.9	1,470	3.4	1,310	2.3
Peel Waterfront	20	0.5	120	2.4	55	1.9
Metro Toronto	3,185	1.1	12,890	4.6	9,855	3.9
Metro Waterfront	180	0.6	1,230	6.2	920	3.5
Durham Region	325	0.5	85	0.9	285	1.1
Durham Waterfront	70	0.6	35	1.3	65	0.9

\* Includes York Region

- The proportion of overcrowded dwellings differs significantly by structure type and region.
- Almost 82% of the overcrowded dwellings in the GTR are located in Metro Toronto (25,930 in Metro out of 31,760 in the GTR).
- Overcrowding is greatest in apartments of 5 or more storeys in Metro Toronto waterfront neighbourhoods at 6.2% overcrowded dwellings, meaning that 1 out of every 16 high rise households lived in overcrowded conditions.
- Overcrowding is not a significant problem in Halton and Durham Regions or their waterfront areas.

Note: The "All Others" dwelling type category consists in this case, of walk-up apartments, row housing, semi-detached dwellings and duplexes.

Source: 1986 Census

- On a regional basis, the highest rate of overcrowding was in apartment buildings of 5 or more storeys in Metro Toronto with 4.6% overcrowded dwellings (12,890 dwellings). The Metro waterfront had 6.2% overcrowded dwellings in such structures or one out of every 16 high rise households living in overcrowded conditions.

Overcrowding can only be addressed by households either being split up or moving into larger accommodation. However, as we have already seen, renter households have significant affordability problems and consequently their incomes severely limit their ability to rent more space. As a result, such households have few options other than accessing larger units as these turnover in the older rental stock or in newer social housing projects, where rents are geared to income.

### ***Issues and Policy Implications***

A number of issues and policy implications emerge out of our analysis of housing need and more detailed review of incomes, housing affordability and overcrowding. In particular, the need for assisted housing is severe within the GTR and most particularly within Metro Toronto. More specifically, the incidence of low income and of affordability problems for renters is higher in waterfront areas and waterfront areas tend to have a higher proportion of rental accommodation due to the older waterfront housing stock.

If the housing needs of present and future generations are to be addressed there is the clear need to:

- Preserve the existing rental housing stock.
- Expand the supply of affordable social housing and affordable rental housing.
- Remove constraints to the provision of rental units as accessory apartments in existing residential structures (through adding basement apartments etc.) with building codes used to enforce reasonable health and safety standards and minimum unit sizes.
- Provide short term income assistance to tenants facing economic eviction due to either reductions in household income or sharply rising rents.

In particular, the Provincial *Policy Statement: Land Use Planning for Housing* (1989) attempts to address the affordability issue by requiring that municipalities create the opportunity for at least 25% of the units in new residential developments to be Affordable. Affordable is defined as affordable to households with incomes up to the



60th percentile of average household incomes in a Housing Region. However, this definition of Affordable is based on average household incomes for renters and owners combined and therefore significantly overestimates affordability for renter households. For example, in 1989 the Affordable income limit was \$52,500 in the Toronto CMA and \$54,600 in the part of Durham Region outside the Toronto CMA. These income limits result in Affordable rents of \$1,320 per month for the Toronto CMA and \$1,370 per month in the remainder of Durham Region.

A recent (1990) City of Toronto housing report dealt with this issue and, based on the 1990 Affordable limit of \$55,800 and rents up to \$1,400 per month for the Toronto Housing Region, commented:

... the percentage of CMA tenant households with incomes at or below the 60th percentile of all household incomes ranged from just under 69% for larger households, many of whom would include two or more wage earners, to almost 94% for single person households. Over 80% of all tenant households had incomes below the 60th percentile for all households. (p. 19)

In short, the Affordable rent limit is really only Affordable to less than 20% of all tenant households in the Toronto CMA. Furthermore, the Affordable policy has no target as to what proportion, if any, of the minimum 25% Affordable housing should be rental housing. The thrust of the Policy Statement is therefore to promote the development of low-end-of-market-price ownership housing, rather than to create the opportunity for affordable rental housing for low and moderate income tenants.

# ***Trends in Housing Supply***

The previous sections of this chapter established the character of the present housing situation in the GTR and its waterfront areas, and provide a context for the analysis of trends in housing supply. The information in this section is intended to address whether changes through new and future housing construction are moving in a direction to meet the housing needs of current and future residents. This report takes the perspective that an essential part of community health is that individuals and households be well-housed through access to adequate, affordable accommodation.

There are three components to this section. The first describes trends in housing production through looking at multiple unit housing completions by tenure throughout the 1980s in comparison to recent housing starts. The second component is an examination of vacancy rates, average rents and annual rent increases. In essence, this is a look at how successfully the rental housing supply process has been functioning in the recent past. The third component is an examination of development applications and secondary plans for waterfront areas. This reveals potential development that could take place along the waterfront during the short term (next 1 to 3 years) and over the medium to long term (next 3 to 10 years or longer).

## **Row and Apartment Housing Completions and Housing Starts (Figures 2.7 to 2.9 )**

The focus in this section is on row and apartment new construction activity by tenure. Housing starts and housing completions provide a record of new additions to the housing stock. An analysis of new construction activity over various time periods allows housing trends to be identified for both the GTR waterfront and the lakefront regions. In addition, the magnitude of such trends are made clear.

Single detached and semi-detached structures were not included because CMHC could not break down this activity for the defined waterfront areas. However, estimates of single and semi-detached activity were obtained from the local municipalities for their waterfront areas. These estimates show that during the four years 1986 to 1989 inclusive, row and apartment housing starts in waterfront areas represented 78% of all Greater Toronto waterfront housing starts. The proportions of row and apartment starts varied by regional waterfront area and were 65% of all starts on the Halton waterfront, 85% of all starts on the Peel waterfront, nearly 100% of all starts on the Metro Toronto waterfront and 36% of all starts on the Durham waterfront. The remainder would be single and semi-detached housing starts, all of which would be ownership units.

At the time of writing this section the most recent data available for the GTR and the Greater Toronto waterfront area was up to June 1990. The information on housing tenure is broken down by condominium, private market rental, assisted housing (including federally funded Co-op ILM projects) and freehold.

Limited revisions to the CMHC housing statistics were undertaken. While Co-op Indexed Linked Mortgage (Co-op ILM) projects are categorised by CMHC as "private market rental", we have re-categorised them as "assisted" housing projects. Co-op ILM projects are undertaken by non-profit groups and 30% to 50% of the housing is provided, on a rent-geared-to-income basis, to lower income (Core Need) households. Such projects thus exhibit the major characteristics of assisted housing.

Condominium tenure refers to projects where dwelling units are sold for home owner occupancy, with all owners having proportional ownership of and responsibility for common elements. Syndicated rental projects which are marketed totally as rental, but are sold to investors on a per share basis and generally have applications for condominium registration, are treated as rental projects. It should be noted, however, that syndicated rental projects are excluded from the Rental Housing Protection Act and therefore do not provide security of tenure from future sale and eventual owner occupancy.

## **Average Annual Housing Completions and Starts (Figure 2.7)**

To determine what changes have taken place in new housing, average annual housing completions by tenure are compared to average annual housing starts by tenure for different time periods. Figure 2.7, shows average annual housing completions during the 8 year period 1981 to 1988 and average annual housing starts during the 3 1/2 year period 1987 to June 1990.

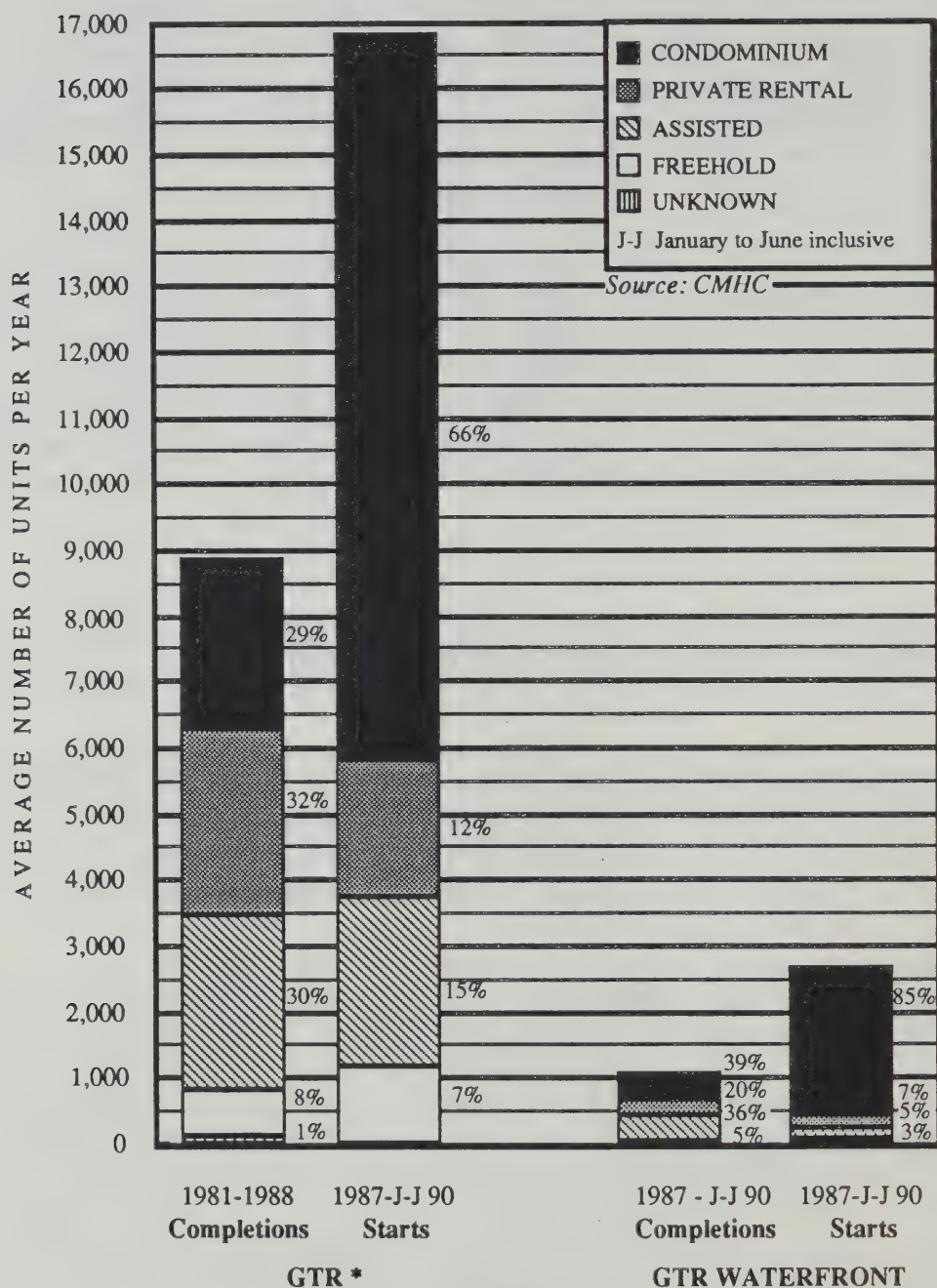
Housing completions in Figure 2.7 are a reflection of the historical past; what has already been built over the 8 year time period January 1981 to December 1988. In contrast, the housing starts shown in Figure 2.7 are a reflection of the contemporary situation, what has been started over the 3 1/2 year period January 1987 to June 1990 and is either currently under construction or has recently been completed. The current recession with its declining demand, rising unemployment and falling housing prices has influenced the housing market largely in 1990 and 1991.

Figure 2.7 shows the sharp contrast between past housing completions and contemporary housing starts. This contrast is described below.



Figure 2.7

## GTR\* and Waterfront Average Annual Row and Apartment Housing Completions and Housing Starts



- Average annual completions 1981-1988 are a reflection of the historical past (what has already been built).
- Average annual starts 1987 to June 1990 are a reflection of the contemporary situation (what has recently been started and is either currently being built, or has recently been completed).

\* Excludes York Region

**In the lakefront regional municipalities, or that portion of the GTR excluding York Region:**

- Recent row and apartment housing starts (from 1987 to June 1990) have almost doubled to 1.9 times the level of historic completions, with an annual average of 16,845 units started.
- This increase in construction activity is wholly attributable to the increase in condominium construction. Recent annual condominium starts have averaged 11,033 units, up 4.3 times from the 2,581 average annual completions.
- Condominiums now represent 66% of recent row and apartment housing starts in the lakefront regions, compared to 29% of historic completions.
- Recent freehold starts are also higher than average annual completions, increasing 1.8 times, from 669 units per year to 1,181; but remaining proportionally the same at about 7% of both recent starts and historic completions. These freehold starts are exclusively row housing.
- Assisted housing starts are down -5% from the pace of historic completions, with recent starts averaging 2,541 dwelling units per year. Assisted activity has fallen in a proportional sense from 30% of historic completions to 15% of recent starts in the lakefront regions.
- The only category where recent annual starts are substantially lower than historic completions is private rental activity, which has declined -26% to 2,090 annual starts. However, private rental activity has also fallen proportionally from 32% of historic completions to 12% of recent starts.
- Of the recent annual condominium starts of 11,033 units, almost 60% were in Metro, 25% in Peel, 9% in Halton and 7% in Durham. In Metro, recent condominium starts are up 3.5 times the pace of historic completions. In Peel the increase is 6.4 times, due to limited condo activity during 1981-87.

In particular, the luxury condominium market has become oversupplied with 1 bedroom units and has become less attractive to investors and speculators due to the economic downturn and price declines. This creates a potential market opportunity for the development of more modestly priced family-oriented condominiums.

### **In the Greater Toronto waterfront area:**

- Recent row and apartment housing starts (1987 to June 1990) in the waterfront area are 2.4 times the level of historic completions, with an annual average of 2,685 units started.
- This increase in GTR waterfront starts results almost exclusively from the upsurge in condominium starts, which averaged 2,277 units per year, or 5.2 times higher than historic condominium completions (441 units per year).
- The result of recent trends in the GTR waterfront area is not just a substantial increase in housing production but a fundamental reorientation of the market towards condominiums.
- Of the 9,400 waterfront housing starts between 1987 and June 1990, fully 7,970 were condominiums. Condominium activity has risen from 39% of historic waterfront completions to 85% of recent waterfront starts. Almost all waterfront condominium starts are "adult lifestyle" buildings.
- Activity has been concentrated on the Metro waterfront where 66% of all GTR waterfront housing starts and 67% of all waterfront condominium starts took place. Waterfront housing starts in Metro are 2.5 times the level of historic completions, while condominium activity is up 6.2 times.
- Assisted housing activity on the GTR waterfront has fallen sharply by -63%. While historical completions averaged 401 assisted units per year, recent starts have averaged only 148 units per year. Assisted housing activity has fallen proportionally from 36% of historic completions to 5% of recent starts.
- Waterfront private rental activity has declined by 20%, from an average of 221 units completed per year to an average of 176 units started per year, and has fallen proportionally from 20% of historic completions to 7% of recent starts.

### **A comparison of the GTR waterfront to the Lakefront regions shows that:**

- The increase in recent row and apartment starts over historical completions is higher in the waterfront area than in the lakefront regions (2.4 times versus 1.9 times).
- The growth in recent condominium starts has been significantly greater in the waterfront area than in the lakefront regions (5.2 times versus 4.3 times).



- The proportion of condominium starts is significantly higher on the waterfront than in the lakefront regions (85% versus 66%).
- Assisted housing starts and rental housing starts have fallen proportionally and actually in both the waterfront areas and the lakefront regions, but the decline has been more dramatic on the waterfront.

The overall result is a tremendous imbalance in waterfront row and apartment housing starts between condominium and other housing tenures, a mismatch between units sold and their actual occupancy, and a growing oversupply of luxury units in a market that has all but ignored moderate cost accommodation. In essence, the waterfront has become the focus of new multiple unit housing starts that exclude both families and moderate income households.

The physical symbol of this exclusivity is the wall of high-rises in the Central area of Toronto which clearly separates the citizenry from their waterfront. In a very real sense the scope and scale of this symbol is one of access denied in both a financial and physical sense.

In short, the face of both the GTR and its waterfront area have been significantly altered by the recent housing boom. The boom was not just a significant increase in numbers of units started, it was and is a dramatic increase in the number and proportion of condominium activity.

These condominium units are almost exclusively in "adult lifestyle" projects. Within Metro Toronto, Halton and Peel, 1 Bedroom units predominate, whereas in Durham Region 2 Bedroom units are the norm. The predominance of smaller unit types is not only a response to the demographic trend towards smaller household sizes, but it also reinforces that trend. Smaller unit sizes tend to preclude future occupancy by families with children. In combination, the 'adult lifestyle' designation of most projects and the high disposable income required to access ownership units, has resulted in the housing choices for families being sharply reduced within the new apartment and row housing stock.

Nearly all condominium starts within the GTR are in "pre-sold" projects where the units are sold out prior to actual construction being started. The purchasers consist of *bona-fide* homeowners who intend to occupy their units and investor/speculators who intend either to resell the units quickly or to rent them out until such time as a significant appreciation in price can be realised.

Industry insiders estimate that between 1986 and 1990 the investor/speculator component comprised approximately 50% of new condominium sales in Metro Toronto and a slightly lower proportion in other Regions. Such activity is higher in waterfront areas. Industry insiders estimate that 70% of the more than 800 units in one

large project on the Toronto waterfront were initially sold to investor/speculators. In particular, the stock market correction of October 1987 resulted in a heightened level of speculative investment in real estate.

Given the significant price increases in Metro Toronto ownership housing, including a 28% increase over the 12 month period October 1987 to October 1988, the investor/speculator component of the market has been significant, and may actually be driving the market for smaller unit types. For the developer smaller unit sizes, which tend to have lower per unit prices, widen the market of potential purchasers. For the investor/speculator a lower per unit price means lower down-payments and the opportunity to spread investment over several projects by purchasing a 'portfolio' of housing units over time. However, for the future residents smaller unit sizes provide less flexibility, particularly in terms of changes in household composition. In addition, investor owned units in homeowner condominium projects, provide little security of tenure since the units are subject to sale to homeowners at any time.

Under a market regime of rapid price increases the condominium portion of the Greater Toronto Region housing market, and of its waterfront sub-market, has been very high and private market rental activity relatively weak. Four factors underpin the high level of condominium activity:

- 1) In times of strong market demand and rapid price increases, condominium development offers a higher rate of return to developers than rental, and condominium uses can outbid rental uses when competing for land.
- 2) Condominium development offers a more rapid turnover of invested capital (most projects are fully registered and turned over to a Condominium Board within two years of completion), as compared to rental development which is a long term investment.
- 3) The condominium market is a dual market (homeowners and investors) that has been widened by about 50% by the investor/speculator component of the market. However, the net effect of the investor/speculator component has been to draw off future demand that would have been created by homeowners and renters.
- 4) The tax system currently favours investors.

Recent apartment and row housing construction trends have reinforced the exclusivity of waterfront areas for households with high disposable income, and have all but excluded families and moderate to lower income groups.

In consequence, the choices available to family households, and to those without high disposable income, have been severely limited in both waterfront neighbourhoods



and in much of the GTR. These limitations are expected to remain unless the kinds of policy changes recommended in this report are implemented.

## **Row and Apartment Housing Completions (Figure 2.8)**

The attached Figure 2.8 shows annual row and apartment housing completions, 1981-89 and January to June 1990 inclusive. The completion of a new housing project usually takes 6 to 18 months, depending on project type (row or apartment) and number of units. Consequently, housing completions reflect investment decisions taken several years earlier.

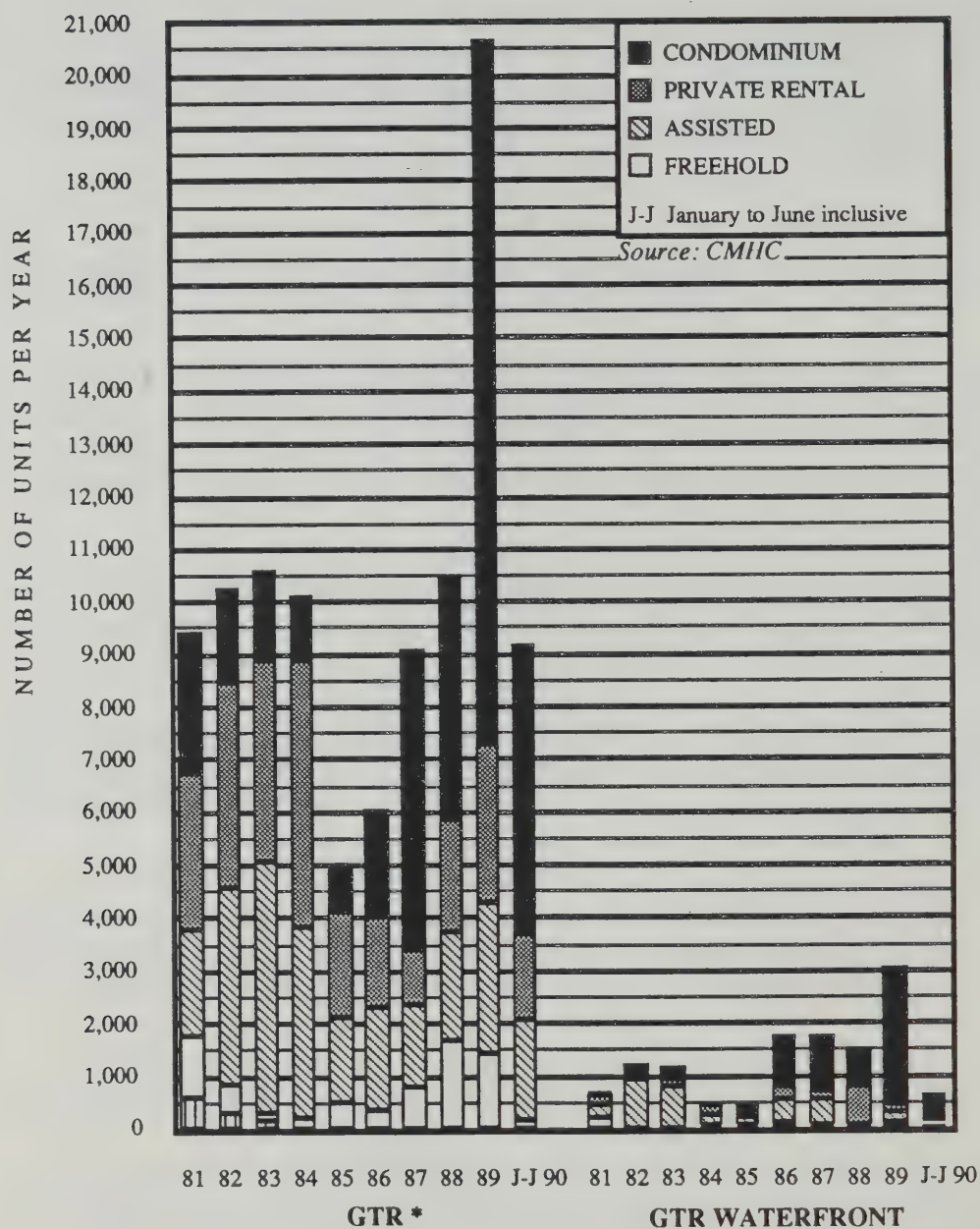
### **In terms of the lakefront regions, or that portion of the GTR excluding York Region:**

- Between 1981 and June 1990 there was a cyclical decline then sharp rise in annual row and apartment housing completions. Completions dropped from an average of 10,000 units per year in the early 1980s to a low of 4,900 in 1985, reflecting the slow-down associated with the 1980-82 recession, then rose sharply to a high of 20,700 in 1989.
- Condominiums represented an increasing proportion of completions as the economy recovered, rising from 16% of all completions in 1985 (784 condo units) to 63% in 1987 (5,734 units) and 65% in 1989 (13,453 units).
- Private rental completions peaked in 1984, at 5,052 units, representing 50% of total completions and generally declined in the following years both in an absolute and proportional sense. In the first half of 1990 the 1,627 private rental units represented just 18% of completions.
- Assisted housing completions between 1982 and 1984 averaged over 4,000 units per year, but dropped to an average of 1,800 for the following four years before rising to an average of 3,050 units per year in 1989-June 1990.
- In 1983, assisted housing completions represented 45% of the total, but dropped to 20% or less of annual completions for the period after 1986.
- Freehold completions have generally been a small proportion of total row and apartment activity, and are associated with activity in the suburban regions of Halton, Peel and Durham.



**Figure 2.8**

**GTR\* and Waterfront Annual Row and Apartment Housing Completions 1981 - 1989 and January to June 1990**



\* Excludes York Region

The sharp rise in private rental housing activity during the 1982 to 1984 time period is closely associated with the federally initiated Canada Rental Supply Program and the termination of the MURB program. These programs provided long term interest free loans and substantial tax benefits to stimulate rental construction. In part, they were a response to the 1980-82 recession.

In the GTR, most of the projects constructed under these programs were luxury rental buildings that had applications for condominium registration. Applications for condominium registration meant that the landlord would pay annual property taxes based on the lower homeowner tax rate, whereas rental buildings are taxed at the higher "business" tax rate. At the same time, condominium registration offered the advantage of future sale of individual units once the tax and loan benefits had been exhausted.

The high number and proportion of assisted housing activity from 1982 to 1984 reflects moderate land prices as well as the federal government's policy of increasing assisted housing production during the 1980-82 recession. At that time the province was not active in funding assisted housing production.

Almost offsetting the gains in assisted housing production was the loss of the moderately priced private rental stock. This stock has been sharply eroded through:

- 1) conversions of tenure to homeowner condominium and co-ownership;
- 2) conversions of rental type to furnished and short term rental units;
- 3) luxury renovation; and
- 4) outright demolition.

According to a CMHC study, the buildings affected have been mainly in the older, pre 1976, rental stock that had been subject to rent review legislation since December 1975.

In the City of Toronto alone, almost 9,000 moderate rental units in buildings containing 6 or more units were affected between 1978 and April 1985. In the remainder of Metro Toronto, in excess of 3,000 additional moderate rental units were lost. The provincial Rental Housing Protection Act of 1986 (revised in 1989) has considerably slowed the rate of loss for structures covered by the Act. However, rental buildings with applications for condominium registration, and structures of 4 rental units or less, are excluded from the Act. In the City of Toronto alone, deconversion of smaller buildings has averaged an estimated loss of 1,000 moderate rental units per year since 1986.

### **In terms of the Greater Toronto waterfront area:**

- Total waterfront completions show a cyclical pattern, but with wider fluctuations than for the lakefront regions as a whole.
- Completions have never exceeded 1,800 units per year except in 1989, when they peaked at 3,026 units, due to the sharp rise in condominium completions.
- During the 5 years 1981-85, waterfront condominium completions averaged 150 units per year. This increased to an average of 1,320 condominium units annually during the period 1986 to June 1990, and a peak of 2,603 condominium units in 1989.
- Assisted housing completions represented slightly more than 25% of total waterfront completions. However, almost half of these completions took place in two years, 1982 and 1983.
- Private rental completions on the waterfront averaged 15% of total completions and have not exceeded 225 units in any year except 1988, when 711 units were completed.

### **Row and Apartment Housing Starts (Figure 2.9)**

Figure 2.9 shows recent row and apartment housing starts. Starts activity for 1986 is included to show the sharp increase in housing starts and the dramatic increase in condominium starts, which both began in 1987.

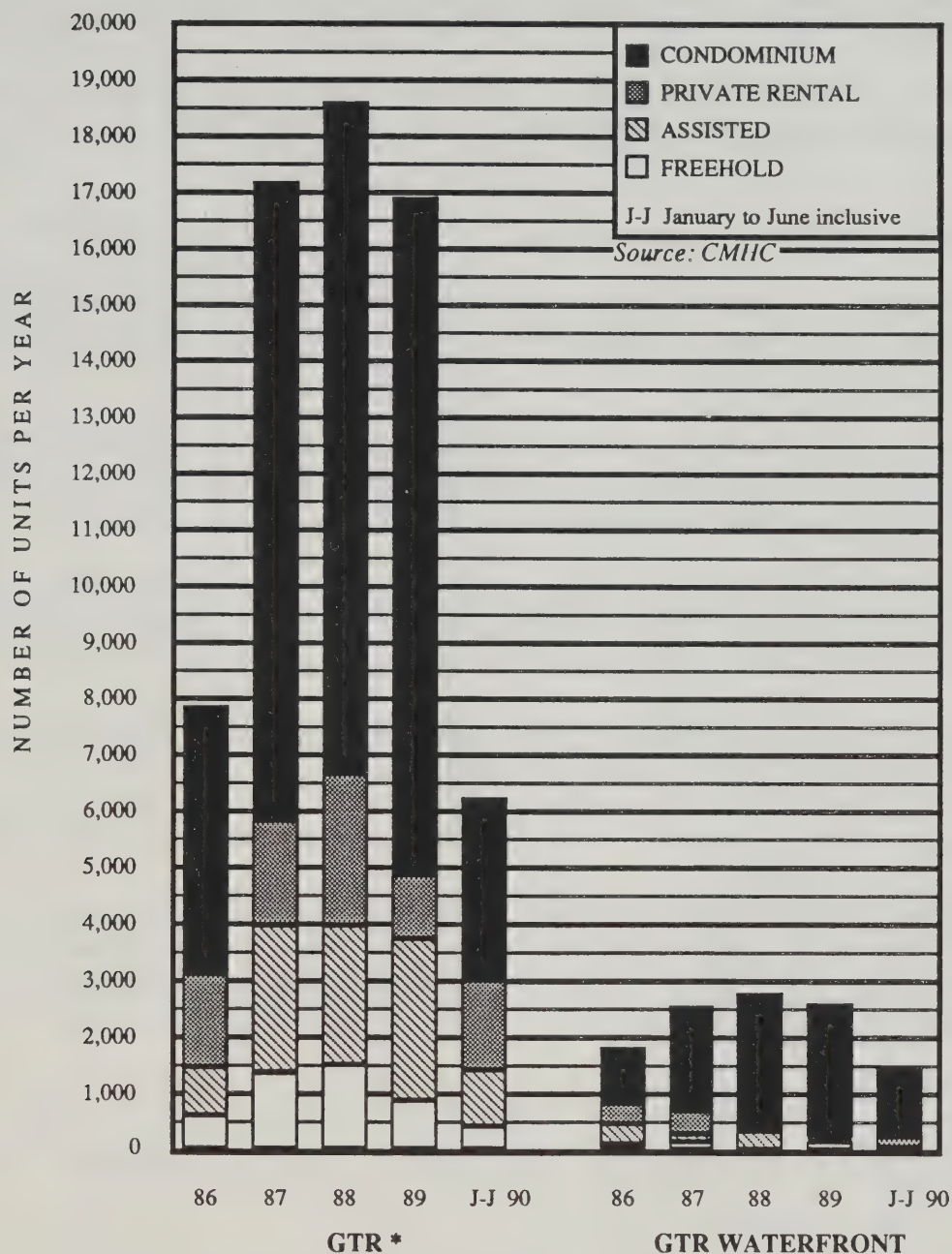
### **In the lakefront regional municipalities:**

- Row and apartment housing starts soared after 1986, peaking at 18,604 units in 1988 but dropping to 6,239 units in the first half of 1990.
- Condominiums dominated the market after 1986. They represented over 66% of multiple housing starts from 1987 to 1989 inclusive, but declined to 52% in the first half of 1990 as the condominium market became oversupplied.
- Condominium activity peaked in 1989 at 12,033 units. The pace of condominium starts in the six months of 1990 was only 3,248 units or roughly half the pace as in the first six months of 1989.



**Figure 2.9**

# **GTR\* and Waterfront Annual Row and Apartment Housing Starts 1986 - 1989 and January to June 1990**



\* Excludes York Region

- Assisted housing starts ranged between 13% and 17% of annual starts. Assisted starts peaked in 1989 at 2,845 units. However only 1,003 were started in the first half of 1990.
- Private rental starts ranged from a high of 2,683 in 1988 to a low of 1,156 in 1989 with 1,592 units started in the first half of 1990. The decline in the condominium market caused some developers to switch their projects to rental.
- Freehold starts ranged from 5% to 8% of total multiple housing starts, although they represented a higher proportion of starts outside of Metro.

#### **In the Greater Toronto waterfront area:**

- Waterfront starts rose sharply in 1987 and remained fairly constant between 1987 and 1989 at roughly 2,650 units per year. In the first half of 1990 almost 1,500 units were started.
- Waterfront starts represented 15% of total multiple housing starts in the lakefront regions from 1987 to 1989. This rose to 24% for the first half of 1990 as starts dropped dramatically outside the waterfront area.
- Most of these starts were condominium, ranging from 74% of total starts in 1987 to a high of 92% in 1989. In absolute terms, waterfront condominium starts peaked in 1988 with 2,460 starts.
- Assisted starts in the waterfront area have been low and declining, ranging from 391 units in 1986 (10% of GTR waterfront starts) to 51 units in 1989 (2%).
- Private rental starts varied from a high of 393 in 1987 to a low of 12 in 1988.

It is clear from this brief analysis that there has been a lack of tenure choice in waterfront areas. Increasingly, waterfront housing starts have tended to be dominated by condominiums, leaving little room for moderate income households and for rental and assisted housing.

### **Vacancy Rates, Average Rents and 12 Month Rent Increase (Table 2.11)**

Table 2.11 shows recent private market vacancy rates for Ontario, the Toronto and Oshawa CMA's and the lakefront regions within the GTR, as well as average rents

**Table 2.11: Greater Toronto Region Vacancy Rates, Average Rents and 12 Month Rent Increase (Privately Initiated Apartments of 6 or More Units)**

Geographic Area	Vacancy Rates (%)				October 1990 Average Rents (\$)				October 1989 12 Month Rent Increase (%)			
	1989		1990		Bach	1 Br	2 Br	3 Br	Bach	1 Br	2 Br	3 Br
	Apr.	Oct.	Apr.	Oct.								
ONTARIO	0.8	0.8	0.8	0.8								
TORONTO CMA	0.2	0.3	0.7	0.9	453	557	683	833	6.2	6.9	9.1	7.7
OSHAWA CMA	0.2	0.7	1.5	1.6	499	536	605	683	4.7	6.5	5.2	6.3
GREATER TORONTO REGION*												
Halton Region	0.6	0.5	0.5	0.8								
Peel Region	0.3	0.9	1.8	1.9								
Metro Toronto	0.2	0.2	0.5	0.6	455	554	676	833	6.1	6.8	9.3	7.5
Durham Region	0.3	1.1	1.8	2.6								

\*Includes York Region

- Increases in vacancy rates for the Toronto and Oshawa CMA's and the regions within the Greater Toronto Region have been accentuated from April 1989 onward due to changes to CMHC's vacancy survey.
- However, vacancy rates have trended upward from April 1989 and inversely mirror the performance of the Greater Toronto Region economy. The slowing economy, increased unemployment and negative net inter-provincial migration have reduced the growth of rental housing demand. At the same time, the oversupply of investor-owned condominium units is competing with higher priced rental projects for the upper end of the rental market.
- Toronto CMA vacancy rates, which had been the lowest of Canada's major urban centres from April 1986 to April 1989, have increased to the current 0.9% making them the third lowest of Canada's CMA's.
- Oshawa CMA vacancy rates have increased more dramatically from 0.2% in April 1989 to 1.6% in October 1990, in part due to the smaller rental stock in that CMA
- In the Toronto CMA few vacancies exist in buildings built prior to 1976 and, except for Bachelor units, nearly all vacancies are in the luxury rental and investor condominium stock.
- Vacancy rates in Peel and Durham Regions have risen sharply over the past 2 surveys due to the slow rent-up of recently completed buildings and increased vacancies in existing luxury rental projects. Both are experiencing competition from investor-owned condominium units which are being temporarily rented out.
- Rents are shown for occupied and vacant units regardless of when the units were constructed. Rents for vacant units in the Toronto CMA were on average 28% higher than those shown and ranged from 5% higher for vacant Bachelor units to 48% higher for vacant 2 Bedroom units. Consequently, except for bachelor units, it is still difficult to find affordable accommodation among those units vacant.
- Rent increases have been held down by the backlog of units in the rent review process. The September 1990 backlog of applications comprised approximately 20% of all units subject to rent review in the Province. Rent increases awarded for the 173,500 units processed from October 1989 to September 1990 averaged 11.1%.

Note: Due to problems with CMHC's October 1990 rent increase calculations, the most reliable rent increase data is as at October 1989.

Source: CMHC and Ontario Ministry of Housing



and the most recent 12-month rent increases. The GTR corresponds to the Toronto and Oshawa CMA's plus the City of Burlington. Data for the waterfront area of each region was not available.

The data is drawn from CMHC's semi-annual vacancy survey and annual rent survey. The CMHC survey covers all private market rental apartment building of 6 units or more, including rental buildings registered as condominium that have all of the units offered for rent.

In April 1989 the survey was changed to include new homeowner condominium buildings completed after November 1988 in which more than 50% of the units were offered for rent and which had an on site rental office. The impact of this change is cumulative and grows over time with each new homeowner condominium structure added to the survey. The result is that trends in vacancy rates from April 1989 onward are accentuated and rates are higher than would otherwise be the case.

In addition, vacancy rates will be subject to wider fluctuation, due to changes in the survey which reflect the specific market conditions relating to units offered for rent in new homeowner condominium buildings. These specific conditions include:

- 1) the very high investor component in condominium pre-sales during the later half of the 1980s;
- 2) the sheer volume of condominium completions after 1988 (13,347 units January to October 1989 in the Toronto CMA compared to 4,595 for the same period in 1988);
- 3) the slowing economy which resulted in speculator/investors being unable to sell their units and therefore offering them temporarily for rent until resale prices recover; and
- 4) the economic downturn resulting in slowing demand for upper end of market rental units.

The result is high vacancies in that portion of the new condominium stock which have three important characteristics: high rents, low security of tenure and a high probability of resale, and eventual owner occupancy, once market conditions change. In effect these are discretionary rental units rather than relatively permanent additions to the stock of rental buildings, and their inclusion in the survey is questionable at best.

In particular, rental units in condominium buildings are not protected from conversion to owner occupancy under the provincial Rental Housing Protection Act. Many municipalities have policies that explicitly tie approval of condominium conversions within the permanent rental stock to the attainment of optimal rental apartment vacancy

rates, particularly in the moderate rental stock. It would indeed be a strange twist of fate if high vacancies in rental units within homeowner condominium buildings actually lead to more conversions of *bona fide* rental buildings to condominiums.

CMHC should separate its vacancy and rent calculations for buildings and projects that are 100% rental from those that are rental units in homeowner condominium projects and, upon request, have the capability to provide vacancy and rent data separately for the pre-1976 moderate rental stock and for newer buildings.

## **Vacancy Rates**

CMHC considers a vacancy rate of 3% or greater in rental buildings to be a good indication of a healthy rental market in which vacancies are widely distributed across rent ranges and unit sizes. In effect, a rate of 3% or more indicates that there is effective choice for tenants in the permanent rental apartment stock.

Vacancy rates in the Toronto CMA were the lowest of Canada's 25 CMA's from April 1986 to April 1989. With an October 1990 rate of 0.9%, the Toronto CMA had the third lowest vacancy rate of Canada's major urban centres. For every 1,000 apartment units, nine were vacant and available for immediate occupancy. Oshawa CMA vacancy rates increased more dramatically rising from 0.2% in April 1989 to 1.6% in October 1990.

The sharp rise in vacancy rates may lead to a false sense of security about the rental market unless it is clearly understood that rates now reflect increased vacancies in the temporary rental stock of units in homeowner condominium buildings. These units will be the first to be lost, due to resale and shift to owner occupancy, once market conditions change. While the increase in vacancy rates is overstated due to changes in the CMHC survey, the trend is unmistakable.

The trend is toward rising vacancy rates. Vacancy rates have increased since April 1989 and inversely mirror the performance of the Greater Toronto economy. Increasing unemployment and negative net inter-provincial migration have slowed the rate of new household formation leading to reduced growth of effective rental demand.

- Between December 1989 and December 1990 the GTR (Toronto and Oshawa CMA's combined) lost 39,000 jobs with the unemployment rate doubling from 3.4% to 6.8%. This has led to more renters doubling up and younger persons remaining in the parental home longer.
- Net inter-provincial migration to Ontario, which averaged 37,200 persons per year from 1983 to 1987, declined sharply in 1988 to 14,900 persons, with losses due to out-migration averaging -7,900 in each of 1989 and 1990. According to



the Ontario Ministry of Treasury and Economics, throughout the 1980s approximately 74% of Ontario's net inter-provincial migration had the Greater Toronto Region as the destination.

This reduced growth in demand, has to some extent been countered by the strong growth in net inter-national migration. Net inter-national migration to Ontario has risen steadily from a low of 17,600 persons in 1985 to the current high of 94,600 persons in 1990. Throughout the 1980s approximately 71% of the net immigrants to Ontario located within the Greater Toronto Region.

Coupled with the slowing of demand has been the oversupply of investor condominium units, which are being temporarily rented out until the resale market recovers. Competition from investor condominium units has resulted in the slow rent-up of recently completed rental buildings and higher vacancies in existing, upper end of market, rental buildings. Vacancies are generally concentrated at the upper end of market with rental incentives being used to attract new tenants.

Despite recent price declines in the home ownership market, the rapid increase in housing prices throughout the 1983-89 period has severely limited the options open to renter households. The slowing economy with declining home prices and declining real interest rates had a positive impact on home ownership affordability in the latter part of 1990. According to CMHC, the proportion of renter households age 20 to 44 that could afford to buy a starter home (row or apartment condominium) in the Toronto CMA increased from 7.2% in June 1990 to 10.7% in December 1990. In the Oshawa CMA the increase was from 6.8% to 10.3%. However, in two-thirds of Canada's 27 Census Metropolitan Areas in excess of 20% of renter households could afford to buy. Consequently, the only effective option for the vast majority of renters in the GTR is to continue to rent.

### **Average Rents and Rent Increases**

The average rents shown in Table 2.11 are for occupied and vacant units, regardless of when the units were constructed. However, rents vary significantly by the age and quality of the apartment stock. In particular, newer apartments tend to have upgraded features and comprehensive project amenities that are reflected in their rents. As well, prior to the 1991 rent review revisions (which cap rent increases to no more than 3% above the Rent Review Guideline), rent review treated post-1975 structures differently. Greater rates of rent increase were allowed for newer projects through the economic loss and financial loss provisions of Residential Rent Regulation Act, which had become law in January 1987.

Table 2.11 does not show the average rents for vacant units. In the Toronto CMA rents for vacant units were on average 28% higher and ranged from 5% higher for vacant



Bachelor units to 48% higher for vacant 2 Bedroom units. A similar pattern was experienced for Metro Toronto but with a greater differential. In Metro Toronto rents for vacant units were 37% higher and ranged from 4% higher for vacant Bachelor units to 60% higher for vacant 2 Bedroom units.

Consequently, except for Bachelor units, it is still difficult to find suitable accommodation and affordable rents among those units vacant. This is particularly the case for renter households that want to move within the rental stock due to a change in either household size or place of work. However, it is equally the dilemma for family households that tend to have less disposable income and require larger size dwelling units.

The average 12 month rent increase, while above the 1989 Provincial rent review guideline of 4.6%, has been held down by the backlog of units to be processed. The September 1990 backlog of applications comprised approximately 20% of all units subject to rent review in the Province. Rent increases awarded for the 173,500 units processed in the period October 1989 to September 1990 averaged 11.1%. These increases took place prior to the 1991 revisions to rent review, which limits rent increases to the guideline amount plus a maximum of 3%. Further proposed revisions to rent review, including different rent increase guidelines for large and small buildings and exempting new buildings from rent review for a period of 5 years, were in Committee and had not been approved at August, 1991.

## **Development Applications and Secondary Plans**

Development applications and secondary plans were analysed in order to assess the volume and type of development activity that will likely be experienced in the GTR waterfront area once the economy recovers. While the timing of actual development is highly dependent on market conditions, a necessary prerequisite is full planning approval.

Site specific projects in the development approval process, and those that are approved and ready to begin construction, are a good indication of potential activity that could take place relatively quickly. Major secondary plans in process generally indicate additional activity, over and above site specific applications, that could take place in the medium to long term or roughly over the next three to ten years. However, in certain cases major secondary plans will involve substantial phasing of development with the time period for building extending well beyond ten years.

## **Current Development Applications on the GTR Waterfront**

In March of 1990 local municipal planning departments were requested to provide information on current and planned development on the GTR waterfront. Included in the materials sent to each department were a census tract map, indicating the Royal Commission's definition of the local waterfront area, and a chart to be used in the response.

The planning departments were able to provide detailed information pertaining only to the status of development applications, including plans of subdivision. If a project had completed the approval process it was designated as "approved", but actually could be either under construction or approved and not yet started. By cross-referencing this data with CMHC's monthly Multiple Unit Progress Report it was possible to eliminate those row and apartment housing projects under construction as of June 1990. Consequently, June 1990 represents the effective break between our analysis of housing starts and completions and our analysis of development applications, with there being no duplication between the two.

Non-residential development proposals were excluded from our analysis because adequate information on the gross floor area of these projects was not readily available, which precluded meaningful analysis.

Data concerning development application status and project density could only be obtained at the local municipal level, since the regions do not assign site specific densities. The information from the reporting municipalities was grouped into three density categories: low, medium or high density. However, each municipality has different density definitions. While the variation is slight for municipalities outside of Metro Toronto it is significant between the City of Toronto and other Metro municipalities and between the Metro Municipalities and those in other regional municipalities in the GTR. The density definitions used by each local municipality are presented in the appropriate regional Community Overview publication.

In general, our analysis focuses on medium and high density development so that comparisons can be made to the CMHC data on row and apartment housing starts and completions. Medium and high density housing projects outside of Metro are either row or apartment housing types. Inside Metro, the low density category includes row housing; and, for the most part, the only type of low density development within Metro Toronto's waterfront area is row housing.

Table 2.12 below summarises projects in the development approval process.

**Table 2.12: GTR Waterfront Site Specific Development Applications\* June 1990**

Waterfront Area (# dwelling units)					
Density	Halton	Peel	Metro Toronto	Durham	Total
Low	541	104	129	2,907	3,681
Med	342	189	723	2,474	3,728
High	1,216	—	17,393	2,430	21,039
<b>Total</b>	<b>2,099</b>	<b>293</b>	<b>18,245</b>	<b>7,811</b>	<b>28,448</b>

\* Includes projects either Approved (but not under construction as of June 1990), Under Development Review or Referred to the OMB. Preliminary applications in Newcastle as of June 1990 were subsequently updated to May 1991.

Source: Local Municipal Planning Departments.

An analysis of these data reveals the following highlights:

- In the GTR waterfront area, projects totalling almost 28,500 housing units are in various stages of the development approval process.
- While developments are planned across the entire GTR waterfront, they are focused on the Metro Toronto and Durham waterfronts, which respectively account for 64% and 27% of the total.
- More specifically, development applications for both the Metro Toronto and GTR waterfronts are concentrated in the Etobicoke waterfront area which accounts for 10,800 predominantly high density units, representing almost 40% of the total applications on the GTR waterfront.



- The GTR waterfront is poised for a major expansion in residential development. Of the site specific applications an estimated 24,800 dwellings are either row or apartment units. These 24,800 units represent more than 9 times the average annual row and apartment housing starts for the GTR waterfront area in recent years (1987 to June 1990). Consequently, assuming production at the peak levels experienced in the late 1980s, roughly 9 years supply of housing is in process.
- Areas with low levels of planned development include the Oakville, Mississauga, Pickering and Oshawa waterfronts. Relatively low activity in these areas is, in part, accounted for by a lack of developable sites as much of these areas is built up.
- Based on the categories used by the individual municipalities, 87% of planned waterfront development is medium or high density development. If future development follows recent trends, it is likely that the vast majority of these units will be geared to the "adult lifestyle" condominium market.

It will be a test of the Provincial Affordable Housing Policy to ensure that a minimum of 25% of the units in private developments are Affordable to a broad range of household types and incomes. More specifically, the mix of unit sizes (1 Bedroom, 2 Bedroom, 3 Bedroom) will be the key determinant of the household types that are planned for, and which will eventually occupy these units.

## **Selected Major Secondary Plans in the GTR Waterfront Area**

In the GTR waterfront area there are at least 8 major Secondary Plans and planning studies under way involving development or redevelopment of waterfront lands. Together these lands cover some 1,340 hectares (3,300 acres) of the waterfront area. A summary of key statistics relating to each major parcel is provided in Table 2.13 and an overview of each is provided below. Appropriate sections of the three regional reports in the Community Overview series take a more detailed look at each major parcel of land and some of the key issues involved.

Secondary plans provide more detailed planning for a specific area within the municipality's Official Plan. Normally, if a secondary plan is in process individual development applications within the area are not processed until the secondary plan has been finalised. Consequently, there should be no duplication with the site specific development applications analysed in the preceding section. The only exception that we are aware of is in Etobicoke where three site specific development applications have been approved in principle prior to the approval of the Motel Strip Secondary Plan.

**Table 2.13: Plans for Selected Major Waterfront Areas, June 1990**

REGION Secondary Plan or other document	Shoreline Frontage	Residential Units	L a n d   A r e a		P o p u l a t i o n	
			In Wtft. Area	Total	In Wtft. Area	Total
	(m)		(ha)	(ha)		
<b>HALTON</b>						
Burloak	500	3,582	148.0	516.0	4,800	7,500
<b>METROPOLITAN TORONTO</b>						
Etobicoke Motel Strip	1,050	2,700	20.2	20.2	n/a	n/a
Railway Lands	0	>9,000 permitted	81.0	81.0	14,400	14,400
Ataratiri	0	7,300 projected	30.0	32.5	n/a	14,300
Centennial Industrial District	2,400	n/a	60.0	60.0	n/a	n/a
<b>DURHAM</b>						
Lynde Shores	450	n/a *	300.0	300.0	6,700	6,700
Southeast Oshawa Comprehensive Planning Study	>2,000 <sup>†</sup>	n/a	429.0	429.0	n/a	n/a
Port Darlington	1,000	n/a *	274.0	274.0	4,200	4,200
<b>TOTAL</b>	<b>7,400</b>	<b>&gt;22,582</b>	<b>1342.2</b>	<b>1,712.7</b>	<b>&gt;30,100</b>	<b>&gt;47,100</b>

\*Only densities available

<sup>†</sup>Not including inner harbour

Source: Local Municipality and Regional Planning Departments

## **Halton and Peel Waterfronts**

The Burloak Secondary Plan (formerly Shell Lands Secondary Plan) approved by the Town of Oakville in February 1991, is the only major secondary plan currently in process in the Halton Region waterfront area. It is the largest secondary plan on the GTR waterfront in terms of land area and comprises some 516 hectares (1,275 acres) stretching from the Lake Ontario shoreline up to the Queen Elizabeth Way. However, only 148 hectares (365 acres) are within the Halton waterfront area, which we have defined as south of Rebecca Street for this portion of the waterfront. Proposed land uses include residential south of Rebecca Street and industrial and residential in the north.

The City of Mississauga, the only waterfront municipality within the Region of Peel, does not have any major parcels of waterfront land in the planning approvals process. Most of the Mississauga waterfront area has either been developed or is in public ownership. However, there are several parcels of land, including the former Texaco refinery site and federally owned land at Port Credit Harbour, where a change in use is being considered. The City's waterfront plan is currently being finalised.

## **Metropolitan Toronto Waterfront**

The Municipality of Metropolitan Toronto has four major parcels of waterfront land currently in the secondary plan approval process or being studied.

The Etobicoke Motel Strip Secondary Plan proposes the highest residential density of any plan in process that directly fronts Lake Ontario. The 20 hectare (50 acre) area includes 3 hectares (7.5 acres) of water, with density assigned to both the land and water and proposed density transfers allowing density to be transferred back to the land portion of the site. Densities are proposed at up to 3.5 times net lot area for residential and 4.0 times net lot area for mixed use. The Province has declared a Provincial Interest in the Motel Strip and the plan is currently being reviewed by the Ministry of Municipal Affairs with modifications expected.

The recently revised Railway Lands Part II Plan includes the highest commercial densities in the GTR waterfront area. The current plan provides for up to 1.3 Million square meters (14.4 Million square feet) of commercial space plus 9,000 residential units on the 81 hectare (200 acre) site. Although the Railway Lands fall within the waterfront study area, these lands do not front Lake Ontario. The City of Toronto is currently reviewing the appropriateness of both the assigned densities and the proportional mix of commercial and residential space.

Similarly, the Ataratiri lands are located inland, although directly adjacent to the Don River. This 32.5 hectare (80 acre) parcel is to contain a model community which



integrates environmental and land use planning. Clean up of contaminated soils in this former industrial area and flood remediation measures have yet to be fully resolved. Proposed land uses include residential, commercial and industrial with an estimated residential population of over 14,000 persons.

In May 1991 the City of Scarborough approved a new Official Plan Statement regarding Scarborough's Waterfront Area as a guide to future waterfront development. Scarborough is currently undertaking a study of Options and Opportunities for the Development of the Centennial Industrial District which has a substantial frontage on Lake Ontario. The subject lands were once used for heavy industrial purposes. The majority of the 60 hectare (150 acre) area is now vacant, and major proposals for residential development have been made to the City by three developers. The City is in the process of assessing the feasibility and desirability of retaining present land uses or proposing alternate uses for the area.

### **Durham Waterfront**

Secondary plans are currently under way in three of the five Durham waterfront municipalities.

The Lynde Shores Secondary Plan in Whitby was approved by the Town and Region some time ago, and is presently before the Ontario Ministry of Municipal Affairs. The Ministry of Government Services owns the majority of the 300 hectare (741 acre) study area, which includes the Whitby Psychiatric Hospital and the Whitby General Hospital lands. The plan proposes to develop the vacant portions of the Ministry's lands plus other lands owned by the Region and the private sector, for mixed uses including institutional, prestige industrial and predominantly residential uses. An Environmental Management Master Plan is being undertaken to ensure protection and enhancement of the Lynde Shores marsh and major open space lands adjacent to Lynde Creek.

The City of Oshawa recently retained consultants to undertake the Southeast Oshawa Comprehensive Planning Study. The study area, which includes the Oshawa Harbour, is presently subject to an interim control by-law limiting development until the study has been completed. The current land use debate between the City and the Oshawa Harbour Commissioners, owners of most of the land in the harbour area, is regarding the best future uses for those lands (industrial or mixed use, including recreational and residential).

The Port Darlington Secondary Plan is currently being undertaken by consultants for the Town of Newcastle. It was initiated as a result of development applications for waterfront land within the area -- neither the Region nor the Town currently have comprehensive policies to guide development along their waterfront. The draft Secondary Plan currently proposes mixed land uses including hotel, residential,

industrial and commercial. The Town is also in the process of undertaking a study of the entire Newcastle waterfront.

### ***Issues and Policy Implications***

A number of issues and policy implications emerge out of our analysis of housing supply and our more detailed review of recent housing production trends, vacancy rates and future supply currently in the planning process. In particular, there is a need for a significant improvement in the balance of housing tenures being produced in waterfront areas and in the GTR as a whole, and a need to increase the affordable component of new housing supply.

If the housing needs of present and future generations are to be addressed there is the clear need to:

- Protect the existing rental stock from conversion, demolition and luxury renovation, in buildings and projects that are 100% rental.
- Provide a better balance of housing tenures in new construction, through policies that encourage social housing production in particular and rental housing production in general.
- Develop and implement reasonable policies to control speculation activity during periods of either high demand or shortages of supply.
- Encourage more diversity of housing types, tenures and unit sizes for new housing in waterfront areas, and particularly for families.
- Specifically, create more opportunities for affordable family housing by encouraging multiple unit housing that is not adult lifestyle oriented, and which is designed and priced to meet the needs of a variety of household types, including families with children.
- Effectively monitor the implementation of the Provincial *Policy Statement: Land Use Planning for Housing* with respect to site specific development applications and secondary plans.

In particular, it may be desirable to include rental and social housing targets as part of Secondary Plans so that the issue of need is addressed up front in the planning process rather than when projects are being marketed.

With respect to waterfront environmental and community planning considerations, the sheer volume of site specific applications and secondary plans in process indicate a clear need to:

- Apply the principles for waterfront development recommended in the Royal Commission's Second Interim Report *Watershed* at the local municipality, regional municipality and Provincial levels.



# ***Employment and Labour Force***

This section provides information on the employment characteristics of GTR residents, and on changes in the composition of the economy of the waterfront municipalities, and their respective waterfront areas. The analysis is intended to provide insight into the nature of economic restructuring, especially in the waterfront commercial and industrial areas. The direction and magnitude of economic restructuring has implications both for physical changes to the urban fabric and for future employment opportunities.

## **Employment Change 1983-89**

### **Introduction**

An analysis of employment change was undertaken because of the importance of diverse, well paying job opportunities both to individuals and to a healthy economy, and ultimately to balanced waterfront communities. Household income determines the ability of people to participate fully in the opportunities of their community. Moreover, the kind of jobs that are available is as important as the number of jobs themselves.

A healthy economy is based on well paying jobs with protective benefits that allow a reasonable standard of living, especially for families. However, many of the newer part-time jobs (less than or equal to 30 hours per week) in the service sector do not provide a sufficient standard of living for families, even as a supplement to the primary wage earner. Furthermore, multiple part-time jobs in many cases do not adequately support a single person household.

Analysis of the trends in part-time and full-time employment, identification of sectors of the economy that are growing or declining, and the location and magnitude of change allows a better understanding of the opportunities that exist for members of the community.

While roughly one in seven Canadians call the Toronto Census Metropolitan Area (CMA) their home, the region in 1989 contained roughly one out of every six jobs in Canada. In the financial services industries, Toronto's share of national employment approaches one in four jobs, and in manufacturing, approximately one in five jobs is to be found in the CMA. Therefore the Toronto region's importance as a source of employment for the nation outstrips even its sizable share of national population.

## **Greater Toronto Region**

During the 6 years August 1983 to August 1989 total employment in the GTR (Toronto and Oshawa CMA's combined) increased by 370,000 jobs, while the unemployment rate fell from 8.6% to 3.5%. During this period approximately 68% of the GTR's job growth took place within Metro Toronto.

December 1990 employment data for the GTR (Toronto and Oshawa CMA's combined) show an overall loss of 39,000 jobs compared to December 1989 and a doubling of the unemployment rate from 3.4% to 6.8%. The unemployment rate for the GTR has since increased to just over 10% in June 1991.

While the breakdown of employment between full and part-time jobs is not available at the GTR level, it is available for Metro Toronto and the City of Oshawa. Metro is the only Regional Municipality in the GTR to have undertaken a consistent employment survey over time. The Metro survey is undertaken annually with employers being categorized according to the actual type of employment on site, rather than the primary business of the parent company. In 1989 Metro Toronto's total employment of 1.36 million jobs represented approximately 65% of GTR total employment.

To gain a fuller understanding of changes in employment, all Regional Municipalities in the GTR should either undertake or coordinate annual employment surveys. Such surveys should be based on the methodology used in the Metro Toronto or Oshawa Employment Surveys, but with enhanced ability to track the relocation/movement of firms.

## **Metro Toronto**

Metro Toronto's annual employment survey shows that from 1983 to 1989 full-time employment within Metro increased by 146,600 or 15%, with most new full-time jobs being concentrated in the Office sector (126,000). However, during the same 6 year period, part-time employment increased by 106,500, or a phenomenal 96%.

In essence, while the total number of jobs in Metro increased by 23%, roughly 4 out of every 10 new jobs were part-time jobs. The tremendous growth in part-time employment occurred in nearly all sectors; but was numerically concentrated in the Service, Office and Institutional sectors which accounted for 85% of the part-time employment growth. In terms of manufacturing:

- While there was significant growth in part-time Manufacturing employment (over 4,000 new part-time jobs) over twice as many full-time Manufacturing jobs were lost (-10,143).



The concentration of full-time employment growth in the Office sector and of part-time employment growth in the lower wage Service, Office and Institutional sectors has implications for both housing and transportation. In particular:

- Employment growth in sectors of the economy associated with lower wage scales and lower levels of employment benefits (eg. sick pay, pensions, hospital and dental coverage) exacerbates housing affordability problems; and
- To the extent that employment growth is geographically concentrated and affordable housing options are not available in reasonable proximity, then commuting times and commuting costs necessarily increase.

The City of Toronto's recent *Housing-Employment Linkage Study* (December 1990) explicitly recognises the relationship between commercial development and the need for affordable housing, and recommends a levy on commercial development to be used for non-profit housing.

The disproportionately high growth of part-time jobs clearly demonstrates another side to Metro's economic success story. In effect, employment growth, while significant, is shallower and more fragile than the overall numbers would indicate. Whereas 1 out of every 10 jobs was part-time in 1983, in 1989 it was 1 out of every 6. As a result, an increasing proportion of households are economically dependent on part-time employment to make ends meet, including those who hold multiple part-time jobs.

While it might be expected that part-time jobs would be among the first to be lost during a slowing economy this has not been the case. Between the summer of 1989 and the summer of 1990 a total of 6,725 jobs were lost in Metro. However, this net decline in employment was compounded by the fact that full-time employment decreased by 16,165 and part-time employment increased by 9,440.

A comparison of the 1989 and 1990 Metro employment data shows that:

- The largest employment decline was in the Manufacturing sector with 11,504 jobs lost (-5.1%), which included 10,985 full-time jobs (-5.1%) and 519 part-time jobs (-6.5%).
- Construction also declined substantially, resulting in the loss of 1,372 mainly full-time jobs (-11.4%).
- While the Office sector declined marginally (-1,184 jobs, -0.2%) there was a substantial loss of 8,617 full-time jobs which was partially obscured by the addition of 7,433 part-time jobs.



- Growth sectors included Institutional (3,649 jobs, 2.4%), Transportation, Communications and Storage (1,291 jobs, 3.4%) and Entertainment and Recreation (921 jobs, 4.2%). Approximately 4 out of every 5 new jobs in the first two categories were full-time while half were full-time in the latter.

It appears that employers may be adjusting to the slowing economy by increasing the proportion of part-time employment, for it has been full-time employment, principally in the Manufacturing and Office sectors, that has been lost thus far.

The loss of full-time manufacturing jobs is of particular concern because of the multiplier effect of such employment. It is estimated by Statistics Canada that in Ontario each direct full-time manufacturing job leads to the creation of 2.4 additional full-time jobs. In sharp contrast each full-time service sector job creates only 1.6 additional full-time jobs. Further evidence from the United States indicates that in 1980 every \$100 of new spending in the manufacturing sector created \$190 of additional national output, while every \$100 of new spending in the service sector created only \$90 of additional national output. Comparable data is not available for Canada.

Recent research has put forth the hypothesis that the loss of manufacturing jobs is not significant due to gains in other employment sectors. The argumentation is that service sector growth has largely been in the growth of more specialised "producer services" which make manufacturers more efficient. While there is some basis for such statements, thusfar the evidence has not been compelling. In particular, there are numerous problems concerning what constitutes "producer services" and these are compounded by qualitative differences between the type of employment gains and losses.

### **Waterfront Area Employment**

Our review of waterfront area employment trends from 1983 to 1989 in Metro Toronto and Oshawa indicates that:

- From 1983 to 1989, total employment on the Metro waterfront, grew by 46% — twice the rate as for the whole of Metro, with part-time employment growth at 141% compared to 32% for full-time. New part-time jobs were mainly in the Shopping and Services sectors while full-time employment growth was in the Office sector.
- The Metro waterfront lost a significantly higher proportion of full-time Manufacturing jobs than the region as a whole (-14.2% compared to -4.5% for Metro as a whole), but almost all of the loss was in the Etobicoke waterfront area (-2,134 jobs, -12.7%).

- Between 1983/84 and 1989 Oshawa waterfront employment increased by 23% representing 4,537 jobs, with 60% of new jobs being full-time Manufacturing jobs.

There is the indication that industrial jobs in waterfront areas can be preserved and enhanced through committed municipal policies such as those demonstrated by the City of Oshawa and City of Toronto. In Oshawa, the municipality worked closely with General Motors to ensure an efficient location for GM's just-in-time delivery operations. In Toronto, the municipality's Official Plan has provided a higher level of protection for industry than in other jurisdictions. Additionally, the City has consolidated and protected industry in industrial land designations that now require a Part II planning study prior to any redesignation.

Employment data for the Metro Toronto waterfront area, for the summer of 1989 and the summer of 1990, shows:

- The employment decline in the waterfront area was more pronounced than in Metro as a whole. There was a net loss of 2,773 jobs (-3.1%) in the waterfront area with 3,510 full-time jobs lost (-4.9%) and 737 part-time jobs gained (3.8%).
- Waterfront job losses were concentrated in the Office and Manufacturing sectors. The Office sector lost 2,236 full-time jobs (-7.5%) while the Manufacturing sector lost 1,228 full-time jobs (-9.0 %).
- The loss of Manufacturing jobs was highly concentrated in the Etobicoke waterfront area which lost almost 800 full-time Manufacturing jobs (-16.9%) while the City of Toronto waterfront lost nearly 400 (-4.9%).

Employment trends reveal a significant change in the GTR economy. Even during a time of rapid economic expansion full-time job opportunities for many were becoming scarce. On the other hand, part-time jobs were, and still are, increasing sharply. How much of this part-time employment is voluntary on the part of employees and how much is compulsory is an open question. However, there can be little doubt that the shift to part-time employment has been compounded by rapid increases in the cost of living which has made the dual income household a necessity in the GTR.

Prospects for the future of industry would appear to be brightest in the area of import substitution (eg. energy efficient light bulbs). Those firms that satisfy the large regional market with high value goods can make use of that market as a base for competing nationally and internationally. Other potential growth industries include waste recycling and pollution abatement technologies. However, there is also a clear case for labour adjustment policies that provide income support and retraining to workers whose more traditional manufacturing jobs have been lost. These workers, many of whom are older, are among the hardest hit by the current recession.



A fuller discussion of structural change in the regional economy and prospects for the future is provided in a working paper by Meric Gertler titled *Toronto: The State of the Regional Economy* (1991).

## **Resident Labour Force by Occupation (Table 2.14)**

Data on the occupations of residents in the Greater Toronto Region, its lakefront regional municipalities and their respective waterfront areas are drawn from the 1986 Census and are presented in Table 2.14. The occupational mix is in part a reflection of the housing stock and housing prices but more fundamentally reflects the structure of the economy.

While there is no significant difference between the occupational mix of residents on the overall GTR waterfront and residents of the GTR as a whole, at the regional level significant variation exists:

- The proportion of residents engaged in Managerial and Professional occupations is significantly higher on the Halton waterfront (38.4%) as compared with Halton Region as a whole (33.1%).
- The Halton waterfront also had the highest proportion of Managers and Professionals of any GTR waterfront area, followed by the Metro Toronto (31.2%), Peel (27.3%) then Durham (23.6%) waterfronts.
- Of the GTR waterfront areas, only the Durham waterfront had a lower proportion of residents in Managerial and Professional occupations (23.6%) than its respective region as a whole (25.2%).
- The Durham waterfront has the highest proportion of residents engaged in Processing and Machining (19.4%), Other occupations (17.2%) and Service occupations (10.8%). In general, this reflects the overall occupational mix in Durham Region and, in particular the location of industry and mixed income neighbourhoods in the waterfront area.

## ***Issues and Policy Implications***

A number of issues and policy implications emerge out of our analysis of employment and the occupations of the resident labour force. In particular, the need to maintain a diversified economy with well paying full-time jobs.



If the employment needs of present and future generations are to be addressed there is the clear need to:

- Preserve and enhance waterfront industrial jobs through municipal and regional strategies to retain and attract such employment. Industrial jobs have a larger multiplier effect, and are more likely to be full-time and at reasonably good wages, than employment in other sectors.

Regarding the occupations of residents, there is the need to:

- Create housing opportunities for a broader range of resident occupations and incomes on the waterfront, that are generally reflective of the occupational and income mix of each region as a whole. This would, in future, allow more employees to have the opportunity to live nearer their places of work .

**Table 2.14: Resident Labour Force By Occupation, 1986**

Geographic Area	Managerial & Professional		Clerical & Related		Sales		Service		Processing & Machining		Other		All Occupations	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>GREATER TORONTO REG.*</b>	631,630	29.7	469,675	22.1	208,405	9.8	220,245	10.4	292,505	13.8	302,845	14.2	2,125,335	100
<b>GTR WATERFRONT</b>	64,720	30.9	45,155	21.6	20,300	9.7	21,105	10.1	28,835	13.8	29,230	14.0	209,370	100
Haltom Region	50,665	33.1	29,415	19.2	17,005	11.1	14,965	9.8	20,570	13.4	20,550	13.4	153,185	100
Haltom Waterfront	15,920	38.4	7,700	18.6	5,455	13.2	3,720	9.0	4,275	10.3	4,345	10.5	41,440	100
Peel Region	93,425	27.2	79,565	23.2	34,730	10.1	29,920	8.7	53,655	15.6	52,360	15.2	343,650	100
Peel Waterfront	4,985	27.3	4,120	22.5	1,800	9.8	1,605	8.8	2,775	15.2	3,020	16.5	18,275	100
Metro Toronto	378,265	30.0	287,795	22.8	118,400	9.4	140,300	11.1	165,735	13.2	169,520	13.5	1,260,015	100
Metro Waterfront	34,780	31.2	25,885	23.2	9,455	8.5	11,640	10.5	14,355	12.9	15,265	13.7	111,355	100
Durham Region	44,060	25.2	32,900	18.8	16,395	9.4	18,295	10.5	32,230	18.4	31,015	17.7	174,915	100
Durham Waterfront	9,035	23.6	7,450	19.5	3,590	9.4	4,140	10.8	7,430	19.4	6,600	17.2	38,300	100
* Includes York Region														

Source: 1986 Census

# ***Commuting Patterns***

Commuting patterns and mode of transportation were analysed to better understand the interconnectedness of employment and housing, or place of work and place of residence, in the GTR regions. Such interconnections have implications for the future patterns of GTR growth. Due to the overall importance of the office sector in employment growth and commuting patterns, past and proposed office space development is also examined.

In particular, identifying the underlying factors that make public transit viable is a necessary step to reinforcing public transit options. A car based transportation system with highly dispersed commuting patterns has substantial implications for future attempts to encourage public transit and to limit urban sprawl. Sprawl not only requires more space but also involves substantial public and private infrastructure costs (eg. roads, sewers, watermains). Moreover, a dispersed pattern of housing and employment is automobile dependent and distance alone limits the opportunities for many individuals to access better jobs.

Reinforcing employment and housing patterns that make public transportation a viable option makes sense, not just for environmental reasons, but because it can reduce commuting times and costs. In addition, public transportation is often the only means of transportation for many members of the community such as younger teenagers, lower income people and the elderly. Otherwise, the car, rather than being simply the product of a high standard of living, becomes even more necessary to achieve a desirable quality of life.

## **Journey-to-Work (Table 2.15)**

Table 2.15 is an origin/destination trip matrix showing the place of origin and place of destination for work trips. The trip matrix does not differentiate between various modes of transportation (eg. car, transit, walking) but focuses on the region and waterfront area of origin and regional destinations. The data is drawn from the 1986 Census and shows the high level of interdependence between the various regions in the GTR. Essentially, all regions in the GTR are connected through journey-to-work patterns.

In terms of the various regions:

- 56% of the residents of Halton Region actually work in Halton. Of the remainder who commute to work outside the region, 17% commute to Metro and 17% to Peel.



**Table 2.15: Origin/ Destination Trip Matrix — Regional Destinations**  
**Work Trips, All Modes, 1986**

REGIONAL DESTINATIONS

ORIGIN	Halton Region		Peel Region		Metro Toronto		Durham Region		York Region		Ham-Went Region		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Halton Region	76,524	55.9	23,612	17.2	23,005	16.8	184	0.1	820	0.6	12,737	9.3	136,882	100
Halton Waterfront	22,227	57.0	4,982	12.8	6,701	17.2	42	0.1	131	0.3	4,907	12.6	38,990	100
Peel Region	7,210	2.3	183,588	58.1	116,264	36.8	600	0.2	7,137	2.3	1,139	0.4	315,938	100
Peel Waterfront	834	4.9	8,983	52.4	7,059	41.2	22	0.1	156	0.9	81	0.5	17,135	100
Metro Toronto	4,090	0.4	61,691	5.4	1,005,288	88.0	8,487	0.7	61,200	5.4	1,282	0.1	1,142,038	100
Metro Waterfront	420	0.4	5,623	6.0	84,031	89.4	1,096	1.2	2,760	2.9	82	0.1	94,012	100
Durham Region	103	0.1	1,403	0.9	42,028	26.9	106,875	68.4	5,937	3.8	11	0.0	156,357	100
Durham Wft.	12	0.0	422	1.2	12,555	36.2	20,561	59.3	1,126	3.2	0	0.0	34,676	100
York Region	277	0.2	7,273	4.2	87,303	50.2	1,847	1.1	76,903	44.3	180	0.1	173,783	100
Ham-Went Region	18,741	10.0	3,100	1.6	4,369	2.3	247	0.1	337	0.2	161,544	85.8	188,338	100
TOTAL Regions	106,945	5.1	280,667	13.3	1,278,257	60.5	118,240	5.6	152,334	7.2	176,893	8.4	2,113,336	100
GTR Waterfront	23,493	12.7	20,010	10.8	110,346	59.7	21,721	11.8	4,173	2.3	5,070	2.7	184,813	100

• For the Metro Toronto Waterfront 89.4% of all work trips originating in the Metro Waterfront had Metro Toronto as the destination.

• In contrast, the proportion of work trips originating in a region's waterfront and having the same region as the destination was 59.3% in Durham, 57.0% in Halton and 52.4% in Peel.

- With the spill over of employment growth from Metro, Peel Region has become more self sufficient. Fully 58% of Peel residents now work in Peel compared to 54.5 % in 1981 and 52% in 1976. Of the remaining 42% who commute outside the region, 37% commute to Metro jobs.
- Metro Toronto has the highest proportion of residents who actually live and work in the same region at 88%. Of the remaining 12% who work outside the region 5% work in Peel and 5% in York Region.
- Durham Region has the second highest proportion of residents living and working in the same region at 68%, with 27% of the remainder working in Metro.

In 1986 Metro Toronto had 144,000 more jobs than its employed labour force. At June 1986, about 273,000 people commuted from other regions into Metro while about 137,000 people commuted from Metro to other regions. The surplus of about 136,000 commuters into Metro represents the net effect of Metro's "excess" of jobs, after discounting cross-commuting. While it may seem trivial to discuss a "surplus" of jobs during a recession, as employment growth exceeds housing production within Metro the result is more commuting from other regions, putting added pressure on the road and GO Transit network, and increasing commuter times and costs. The overall effect is increasing separation of place of work from place of residence at significant public cost and with significant environmental impacts.

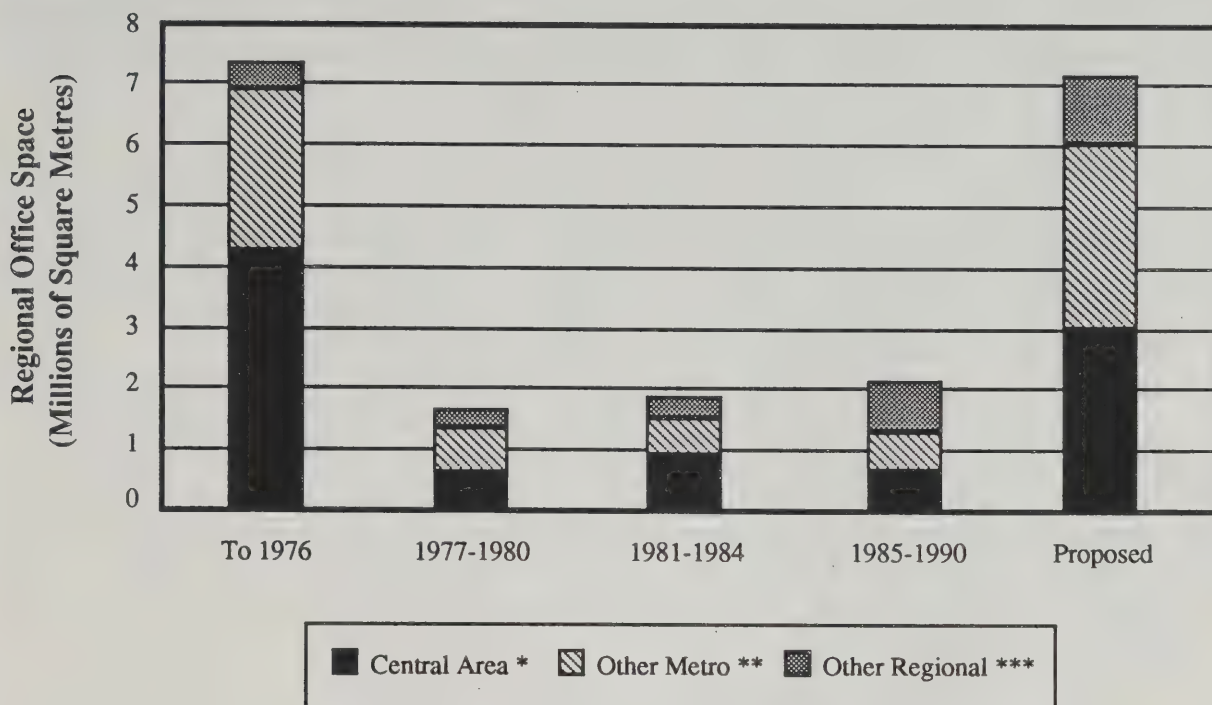
Within this context Metro Toronto's recent endorsement of housing intensification policies could provide some relief. More significant perhaps is the ongoing debate within the City of Toronto itself over establishing a better balance between commercial and residential development in the Central Area of the City. To the extent that balanced development is achieved, the negative impacts of increased commuting will be reduced with benefits to all regions. These benefits potentially include deconcentration of office employment growth to other areas of Metro and the GTR.

Figure 2.10 shows existing and proposed office space in the Central Area of the City of Toronto, other locations within Metro Toronto, and other regions in the GTR. Proposed office space includes projects under construction or with permits issued, and applications either approved by Council or received for Council approval. The regions outside Metro increased their share of total GTR office space from about 6% of what was built in the pre-1977 time period to almost 40% of what was built during the 1985-90 time period. What this signals is a partial redressing of employment / residential imbalances in the suburban regions.

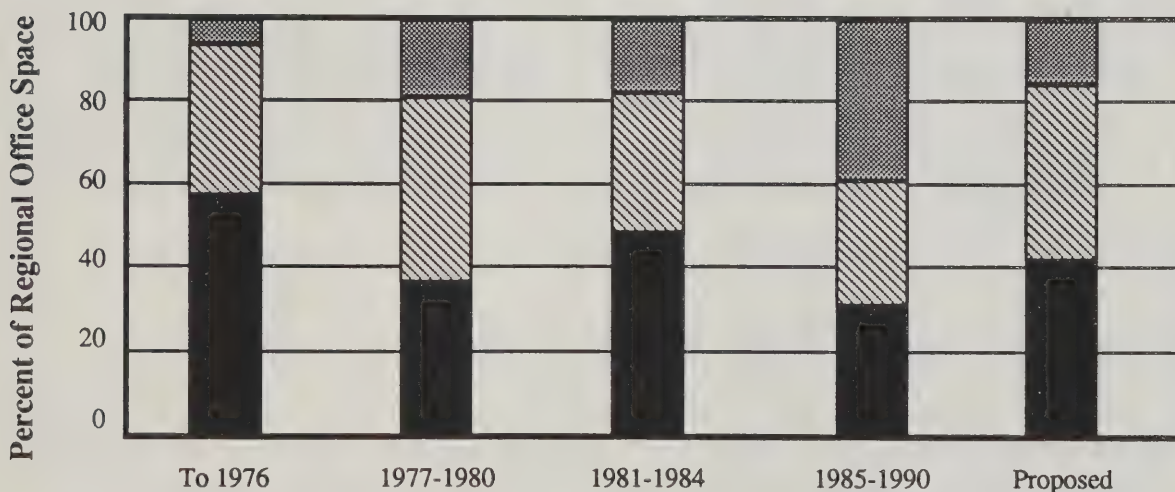
However, the amount of proposed office space in the GTR is almost equivalent to all that was built in the pre-1977 time period. Additionally, the proportion of proposed office space in the Central Area and other Metro locations shows a sharp reversal of the trend to more office development outside Metro. About 84% of the proposed office

Figure 2.10

## Current and Proposed Regional Office Space by Period



## Percent of Current and Proposed Regional Office Space by Period



\* Central Area: includes the downtown and midtown areas of the City of Toronto extending from the Lake to the CNR tracks located north of Bloor St. plus the flanking areas along the Lake from Dovercourt Avenue in the West to Woodbine Avenue in the east. The Central Area is irregular in shape but generally forms an inverted "T".

\*\* Other Metro: that portion of Metro outside of the central area.

\*\*\* Other Regional: the portion of the Greater Toronto Region outside of Metro.

Source: Metropolitan Toronto Planning Department, Research Division, 1990.



space in the GTR is proposed to be built in Metro, half in the Central Area and half in other locations in Metro. The other regions account for only about 16% of the planned office space in the GTR. If this distribution of proposed office space is actually built it will result in a widening mismatch between place of work and place of residence and could undermine the beneficial effects that might result from residential intensification.

In terms of the waterfront areas of each region, Table 2.15 shows that:

- Residents who live on the Metro waterfront have a higher proportion of work trips with Metro Toronto as the destination. For example, of the resident workforce on the Durham waterfront 36% commute to Metro while only 27% of Durham's total workforce commutes to Metro. This is explained by the waterfront's proximity to major arterial roads and to GO Transit Rail Service, and the tendency for managers and professionals (who often work in Metro) to live in the more exclusive local waterfront neighbourhoods.
- Almost 43% of the Halton waterfront area workforce work in other regions, 17% in Metro Toronto and 13% each in Hamilton-Wentworth and Peel. The proportion working in Metro is significantly higher on the Oakville waterfront than on the Burlington part.
- The Peel waterfront is the most closely linked to the Metro Toronto job market, with over 41% of work trips having Metro Toronto as the destination.
- Nearly 90% of Metro Toronto waterfront area residents work within Metro and a further 6% work in Peel Region.
- While the Durham waterfront is adjacent to Metro, only about 36% of the waterfront workforce work in Metro Toronto. This is a significantly higher proportion than for Durham as a whole (26.9%), but is nevertheless relatively low compared to other waterfront areas, and reflects the importance of local industry in Durham, especially the auto industry, and the distance to jobs outside the region.

## **Mode of Transportation (Table 2.16)**

The mode of transportation used by residents in each primary work trip (the first work trip of the day) is reported in Table 2.16. The data are drawn from the Ontario Ministry of Transportation's Transportation Tomorrow Survey which was undertaken from October to December 1986. This survey is the only reliable source of modal split information and involved a 4% sample of all households in the GTR and Hamilton-Wentworth Region. Information was collected on all trips by members of a household

taken on the previous week day. The origin/destination, mode of transportation, trip purpose, and age and sex of the traveller were recorded for each trip. While the 1986 Census has a larger sample size of 10% of households, the Census data does not report either mode of transportation or trips, but only the place of residence and place of work.

The sample size of the Transportation Tomorrow Survey should be enlarged to enhance its reliability for smaller area analysis and a consistent modal split survey should be undertaken in each Census year. In addition, negotiations should commence with Statistics Canada to enlarge the scope of the Census Place of Work question to include information on mode of travel and trip time.

Key findings at the regional and waterfront area levels are:

- Auto use dominates in the Regions of Halton (89%), Durham (89%) and Peel (86%) and their respective waterfront areas (86%, 84% and 81%) but with higher transit use in waterfront areas because of proximity to the Lakeshore GO route.
- For Metro Toronto and its waterfront, auto use is proportionately 1/3 less and total transit use almost 3 times greater than in any other region.
- Local transit use in the Metro waterfront area is 6 times higher than any other regional waterfront while GO transit use is 5 times lower.
- Much greater local transit use (T.T.C.) in Metro is explained by 3 inter-related factors:
  - proximity of place of residence to place of work (87% of Metro residents work in Metro),
  - higher population densities which make public transit viable, and
  - more extensive, and higher frequency, transit service (especially subways and streetcars).

Each of these is in part dependent upon the diversity of housing types, tenures and densities within Metro. In particular, due to their lower incomes, tenants have a higher propensity to use public transit. The large number and higher proportion of tenant households in Metro (49% tenants) reinforces the viability of public transit by providing a critical mass of "captive" users. In turn, the range of housing densities and housing types supports the feeder system necessary to sustain high capacity subway routes. Specifically, medium density housing tends to support both medium capacity streetcar

**Table 2.16: Modal Shares of 24 Hour Home to Work Trips, 1986**

PLACE OF RESIDENCE	Mode of Travel (%)*						
	AUTO (%)			TRANSIT (%)			WALK/ BICYCLE(%)
	<u>Driver</u>	<u>Passenger</u>	<u>Total</u>	<u>GO</u>	<u>Other</u>	<u>Total</u>	
GREATER TORONTO REG.*	63	9	72	2	22	24	4
GTR WATERFRONT	63	9	72	5	19	24	4
Halton Region	80	9	89	6	2	8	3
Halton Waterfront	79	7	86	9	3	12	2
Peel Region	75	11	86	4	8	12	3
Peel Waterfront	70	11	81	10	5	15	4
Metro Toronto	53	9	62	1	32	33	5
Metro Waterfront	53	8	61	2	32	34	5
Durham Region	77	12	89	5	2	7	4
Durham Waterfront	72	11	84	9	3	12	5

\* Includes York Region

- The modal split of work travel for waterfront residents of each lakefront region closely mirrors the split for the respective region, but with lower auto use in waterfront areas and correspondingly higher transit use.
- Auto use predominates in the Regions of Halton (89%), Durham (89%) and Peel (86%) and their respective waterfront areas (86%, 84% and 81%).
- For residents of Metro Toronto and its waterfront, auto use is approximately 1/3 less and total transit use almost 3 times greater than in any other region. Significantly, local (other) transit use in the Metro waterfront is more than 6 times higher than in any other regional waterfront area while GO transit use is approximately 5 times lower.
- The significantly higher use of local transit (T.T.C.) in Metro is explained by 3 inter-related factors: closer proximity of place of residence to place of work (87% of Metro residents work in Metro), higher population densities which make public transit viable, and the more extensive, and higher frequency, transit service itself. In turn each of these factors is in part dependent upon the diversity of housing types and tenures and housing densities within Metro.
- Within the City of Toronto waterfront area, 42% of residents take local transit (T.T.C.) to work and 7% walk or bicycle. The comparative figures for the Burlington waterfront are 3% and 1%.
- In Peel Region total transit use is the second highest of the lakefront regions, with local transit use significantly higher than the other regions outside of Metro.
- Transit use for the waterfront areas outside of Metro is largely GO transit, due to longer commuting distances and the proximity of the GO Lakeshore line to the waterfront.

Source: Ontario Ministry of Transportation, Transportation Tomorrow Survey, 1986.



and articulated bus service while lower density semi and single family detached housing can only support infrequent bus service.

The subway system, as a high capacity route, is designed principally to move people into the Central Area in the morning and out in the evening. Its fixed location and heavy capital investment make it less flexible than streetcars or articulated buses in adjusting to off-peak volumes. Furthermore, subway access is necessarily restricted to the limited access points that are subway stations. In contrast, streetcars and articulated buses tend to be much more flexible, spreading movement along major roadways with a more evenly distributed use pattern throughout the day because of their local as well as regional function.

- Within the City of Toronto waterfront area, 42% of residents take local transit (T.T.C.) to work and 7% walk or bicycle. The comparative figures for the Burlington waterfront are 3% and 1%.
- Transit use for waterfront areas outside Metro is largely GO Transit, due to longer commuting distances and proximity of the GO Lakeshore line to the waterfront. However, for the majority of people GO transit does not provide a real alternative for travel to the waterfront area.

The journey-to-work and mode of transportation analysis reveals that GTR residents outside Metro are more prone to work outside their region of residence, and very likely to get there by car. These patterns will be enhanced if urban sprawl is allowed to continue unchecked and if office employment growth is concentrated in Metro Toronto. The alternative is to pursue a denser urban form through housing intensification and to encourage more employment in mixed use areas, along specific transportation strips and at higher density nodes so that the use of public transit becomes a viable option outside of Metro.

### ***Issues and Policy Implications***

Several issues and policy implications emerge out of our analysis of journey-to-work and mode of transportation. If the transportation needs of present and future generations are to be addressed there is the clear need to:

- Encourage better coordination of land use planning and transportation planning specifically as it relates to the amount and distribution of planned office space in the GTR.
- Encourage more local transit use by providing a diversity of housing types, tenures and densities and a road pattern that supports public transit, particularly medium capacity transit use.

- Identify significant opportunities to reinforce new medium capacity transit use, including routes to and along waterfront areas.
- Encourage a better balance between employment and residential growth at the regional, local municipality and community levels by promoting mixed land uses and through policies that deconcentrate office growth while increasing housing opportunities in built-up areas.

# Summary

This chapter has identified a number of recurring themes that are taken up as distinct policy directions in Chapter 3. These themes are:

- The need to preserve the environmental integrity of significant natural elements and natural processes including:
  - The Waterfront and River Valleys
  - The Oak Ridges Moraine
  - Viable Farm Acreage on Class 1 and 2 Agricultural Land
  - Other Environmentally Sensitive Areas
- The need to provide a better balance of housing tenures in new construction, through policies that encourage social housing production in particular and rental housing production in general.
- The need to encourage more diversity of housing types, tenures and unit sizes for new housing in waterfront areas, and to create broader opportunities for family housing in livable communities there.
- The need to develop and implement policies to control speculation activity during periods of either high demand or shortages of supply.
- The need to preserve mixed income waterfront neighbourhoods by protecting the existing rental stock (in buildings and projects that are 100% rental) from conversion, demolition and luxury renovation.
- The need to preserve and enhance industrial jobs in general, and waterfront industrial jobs in particular, through municipal and regional strategies to retain and attract such employment.
- The need for better coordination of land use and transportation planning.

In addition three recommendations have been made in order to provide a base for more informed decision making. To improve the information upon which decisions are made, it is recommended:

**That CMHC separate its vacancy and rent calculations for buildings and projects that are 100% rental from those that are rental units in**



homeowner condominium projects and, upon request, have the capability to provide vacancy and rent data separately for the pre-1976 moderate rental stock and for newer buildings.

That all Regional Municipalities in the GTR either undertake or coordinate annual employment surveys based on the methodology used in the Metro Toronto or Oshawa Employment Surveys, but with enhanced ability to track the relocation or movement of firms.

That the sample size of the Transportation Tomorrow Survey be enlarged to enhance its reliability for smaller area analysis and a consistent modal split survey be undertaken in each Census year; and that negotiations should commence with Statistics Canada to enlarge the scope of the Census Place of Work question to include information on mode of travel and trip time.

**CHAPTER 3**

***Policy Directions***





# ***Policy Directions***

The analysis presented in Chapter 2 identified a number of emerging problems affecting the Greater Toronto Bioregion and, more specifically, its waterfront area. For the most part these problems are durable ones that will not go away or be reduced unless concerted action is taken. However, that does not mean that significant gains cannot be made if new, and more innovative, approaches are taken. The approaches identified in this chapter are not costly, in fact many of them would significantly reduce long term costs and lead to beneficial results over a relatively short time period. What is different about them is that they often represent new ways of approaching old problems that sometimes involve a redefinition of the problem itself.

The focus is on broad policy directions for the waterfront and GTR rather than on site specific recommendations. This focus reflects the inherent attributes of waterfront areas:

- Waterfront locations are special because of the convergence of land and water, and are subject to complex ecological processes. Consequently, the waterfront is highly valued as both a natural resource and as an important and finite public asset.
- The waterfront is linked to the watershed through the rivers and streams flowing from the headwaters and recharge areas to the water's edge. The waterfront is further tied to the watershed by the effluent, debris and pollution which flow into the lake from human habitation upstream and from storm events.
- From social and economic perspectives, waterfront areas are subject to the same market and societal forces as more inland areas. But, as we have seen in Chapter 2, the effect of these pressures is often more accentuated in waterfront areas because of their special significance. The socio-economic differences between waterfront areas and other areas are, therefore, essential differences of degree rather than fundamental differences of kind.

In terms of communities and neighbourhoods, the types of policy directions that are most applicable to addressing problems in waterfront areas also have wider application to the Greater Toronto Region. Waterfront communities are parts of broader municipalities and are inextricably linked to the much larger urban area.

The general policy directions recommended here need to be applied with a sensitive awareness of local circumstances. However, to obtain the fullest benefit from these recommendations they should be treated as an integrated set of policies that address the environment, economy and community.

# ***Environmental Integrity***

The preceding chapter identified the need to preserve the environmental integrity of significant natural elements and natural processes including:

- The Waterfront and River Valleys
- The Oak Ridges Moraine
- Viable Farm Acreage on Class 1 and 2 Agricultural Land
- Other Environmentally Sensitive Areas

The projected rate of population growth in the GTR will likely put substantial strains on the natural and built environment within the Greater Toronto Bioregion. Whether measured in terms of development applications or secondary plans in process, the impact of new development in waterfront areas could be large. Consequently, the issue of maintaining and enhancing environmental integrity is closely tied to the quality of life that will be experienced by both present and future generations.

The Royal Commission's Second Interim Report titled *Watershed* recommended policies to ensure a sustainable future by adopting an ecosystem approach. Nine key principles were identified to provide guidance toward achieving this future, and a host of issue and area specific recommendations were made. Building upon these basic recommendations it is necessary to identify some of the directions available for maintaining and enhancing environmental integrity and ensuring that public values are respected.

A separate Work Group is exploring these and related issues in more depth by looking explicitly at ways of integrating environmental protection into land use planning. What follows is based on the conclusions derived from our Community Overview analysis. While it is by no means all inclusive, it does identify some of the issues and opportunities that must be taken up if communities are to have a healthy relationship with their environment.

## **Local and Regional Official Plans**

Local and Regional Official Plans have long been recognised as major tools of land use planning. The underlying purpose of Official Plans at the local municipality and regional municipality levels is to guide development and land use change. However, as circumstances change, such plans tend to be documents that are subject to constant revision through Official Plan Amendments. Such amendments sanction land use changes not designated in the Official Plan. At the present time, such plans do not have statutory authority to protect the environment, but rather provide limited



protection for the natural environment as a by product of their development control function. Had the Niagara Escarpment been protected solely by Official Plans, rather than by a provincially initiated plan, there is little doubt that it would be a vastly different landscape than it is today.

It is perhaps indicative of the preference for proposal led planning and the low regard in which Regional Official Plans are held, that the two fastest growing Regional Municipalities in the GTR — York Region and Peel Region — do not even have approved Regional Official Plans. Under such circumstances development is guided by a patchwork of Local Official Plans without an overall region wide strategy. The lack of approved Regional Official Plans in Peel and York has contributed to major portions of the Oak Ridges Moraine and its river valley systems being subject to intense development pressure, at the local municipality level.

The Moraine is the location of the headwaters of some 30 rivers in the Greater Toronto Bioregion and underground aquifers within the Moraine are the source of drinking water for 10 communities. Natural features of inter-regional and regional significance at a minimum require regional planning strategies that recognise and protect their environmental integrity. Moreover, such strategies must be applied on a consistent basis both within and between regions.

Local and regional municipalities should incorporate enhanced provisions for environmental protection in their Official Plans and such provisions should be further strengthened when allowed by changes to the Planning Act. However, in order for environmental protection to be meaningful, the various levels of government, the private sector and the public at large must all share responsibility and work together in a more cooperative framework. In particular, a large measure of environmental protection involves pollution prevention that lies outside the Planning Act.

## **Provincial Leadership**

Where natural features of inter-regional significance are concerned there is a clear need for provincial leadership beyond reviewing and commenting on municipal plans and related planning decisions. In effect the Province should take a more proactive approach to planning for major natural features.

The need is for an ecologically based approach to the management and stewardship of land and water resources. Within this context, growth and development would be considered in relation to their long term impact and cumulative effect on natural features and green spaces. Major green spaces and green corridors, in addition to providing recreation space, represent the lungs of an urban area that clean both the air that we breath and the water that we use.



Such features include the Moraine, the waterfront, the major rivers and streams and their valleys.

In order for the protection of these features to be meaningful the Province would likely have to take the lead role in studying, co-ordinating and planning. Official Plans would then be led by an approach that recognised the significance of natural features that are inter-regional in scope.

In effect, for natural features of inter-regional significance, Regional and Local Official Plans would be brought into conformity with provincially initiated policies and provincially co-ordinated plans. Such policies and plans would ideally be developed in partnership with the regional and local municipalities, and the municipalities would assume the major role in implementation, with the province acting more in a monitoring capacity.

There are several options available for provincial involvement. These include:

- Expression of Provincial Interest: (currently the case in the Oak Ridges Moraine) has no statutory authority but serves as an expression of intent that plans will be monitored and reviewed for compliance with accompanying written Guidelines that express provincial concerns. Implementation Guidelines for the Oak Ridges Moraine were released in June 1991.
- Declaration of Provincial Interest: (currently the case in the Etobicoke Motel Strip) has statutory authority under Section 3, Subsection 6 of the Planning Act (1983), serves as notice of intent that the Minister's powers, such as a zoning order or an interim control by-law, may be used to protect the provincial interest; in all such cases Cabinet through the Lieutenant Governor may confirm, rescind or vary the decision of the Ontario Municipal Board.
- Provincial Policy Statements (currently the case with the Land Use Planning for Housing Policy Statement) have statutory authority under Section 3 of the Planning Act (1983); allows the Minister of Municipal Affairs to initiate an amendment to an official plan; planning authorities (including the Ontario Municipal Board, municipalities and other ministries) are obliged to have regard to the policy statement in exercising their authority in planning matters.
- Provincial Plans and Special Purpose Bodies (as is the case with the Niagara Escarpment Plan and Niagara Escarpment Commission) through the Ontario Planning and Development Act the Province may set out land use plans that require conformity at the local and regional level and establish a process for plan review outside of the Planning Act.

## Environmental Management Master Plans

Environmental Management Master Plans (EMMP's) involve a comprehensive study of the environmental issues and constraints that should guide development of a site or area. At present, EMMP's have only been implemented with respect to the public development of provincially owned land and water, which as provincial undertakings may be subject to hearings under the Environmental Assessment Act (eg. the Motel Strip area and Lakeshore Psychiatric/Humber College sites in Etobicoke and the Lynde Shores Secondary Plan area in Whitby). In the specific case of the Motel Strip, the requirement that an EMMP be undertaken was accompanied by a Declaration of Provincial Interest.

The recent emergence of Environmental Management Master Plans (EMMPs) as an informal step in the site specific and area specific planning process has not been shaped by the Planning Act or by Official Plans. Rather, it has been a response to the prospect of Environmental Assessment Hearings for provincial undertakings. In this sense the EMMP is a reaction to the possibility of designation under the Environmental Assessment Act.

The studies that have resulted thus far from the EMMP process have been uneven in terms of content, analysis and depth of their recommendations. However, the process does offer several potential advantages provided there is sufficient guidance and a realistic time frame for the studies. The EMMP process should:

- Include written terms of reference that take a comprehensive, ecosystem, approach.
- Provide for a more comprehensive and in-depth consideration of environmental issues than the present plan review process, in which government agencies and ministries independently provide comment.
- Create the opportunity for constructive public participation by specific interest groups and concerned citizens at an early stage in the planning process.
- As a consequence of placing the environment front and centre in the planning process, focus questions of avoiding and/or mitigating environmental impacts prior to the preparation of detailed plans.
- Provide for an open public consultation process to consider the study's results and recommendations, and to make appropriate modifications.

The emergence of Environmental Management Master Plans has been a constructive step. Associated studies are generally guided by a steering committee consisting of



representatives from various government agencies, the private sector and citizen's groups, with written terms of reference. The approach is essentially one of facilitating development that is more environmentally sensitive, through identifying environmental constraints and mitigating environmental effects.

Consideration should be given to formalising the EMMP process and incorporating it into the Planning Act as a requirement whenever development is permitted either on or adjacent to significant natural features as identified in Provincial Policies and Official Plans. In effect this would broaden the application of the EMMP process to private and public sites on or adjoining significant natural features such as the waterfront, river valleys and Moraine.

However, there may in fact be instances where development is either not desirable or should be sharply curtailed. The protection of viable farming acreage or significant natural features are two cases in point. Similarly, it may be desirable not to have leapfrogging development that creates a scattered or sprawling urban form and requires costly extensions to urban infrastructure and public services. In these instances, Official Plans and relevant provincial policy statements would be the major sources of guidance.

## **Social and Environmental Implications of Waterfront Development**

Due to the significance of waterfront areas there are a number of questions that ought to be addressed when waterfront development is being considered, including:

- Where is the site located? Are there adjacent or nearby wetlands, river valleys, shoreline habitats or wildlife corridors that ought to be protected?
- Are there contaminated soils on site and if so what decommissioning standards and soil clean up processes will be required?
- Will the development provide public access to and along the waterfront and contribute to an integrated trail system?
- Is it located to reduce journey-to-work?
- Does it provide for a range of household sizes, dwelling unit types and affordable housing?
- Does it provide for a range of housing tenures related to housing need as well as housing demand?



- Does it support public transit or is it supported by public transit?
- Is lakefilling being proposed and, if so, for what public purpose and with what environmental effects?
- How is the development designed in terms of:
  - water conservation and storm water management;
  - microclimates;
  - landscape design and management;
  - views to the lake and along the shoreline;
  - scale, density and urban form, especially in relation to the shoreline and to shadows and views;
  - energy conservation;
  - waste recycling and composting?
- Does it contribute to either sprawl or intensification?
- Are community facilities (eg. parks, schools and complimentary services) available, and if not, will they be provided concurrently with the phasing of development?
- Will the result be a livable community, that is suitable for families as well as other household types?

Whether the proposed development involves an area specific secondary plan, subdivision plan or site specific development these questions should be addressed at an early stage in the planning process. In a general sense, these questions are extensions of the Royal Commission's nine key principles for waterfront development which have been adopted by many waterfront municipalities in the GTR. Based on these principles, local and regional waterfront municipalities should implement waterfront specific planning policies through updates to both their Official Plans and all secondary plans in waterfront area.

## **Livability Guidelines**

Most new communities are planned in three dimensions: as lines and areas on a map, and as volumes that represent the built form. However, there are substantial differences between the scale of the plan and the scale at which people actually live. In nearly all cases, the eventual inhabitants are nowhere to be seen and their needs cannot be directly understood. However, experience from existing projects and from

evaluations by their occupants can provide useful information about what works and what fails from the residents' perspective.

The importance of fully considering the needs of future residents (eg. children, teenagers, adults, seniors), and of addressing those needs, increases with the density of the proposed project. In higher density projects good design can prevent potential conflicts and be a partial substitute for more space in achieving a livable environment.

Policies for housing intensification at the local municipality, regional municipality and provincial levels will result in people living at higher densities. The key question is what higher density means in terms of livability? Will these higher density developments be livable communities that create a sense of home and a sense of place, and which contribute to livable cities and livable regions?

Undoubtedly, open space and affordable recreation space will become both more valuable economically and more valued by people. Similarly, quality of life is likely to become of increasing significance.

It is instructive to note that the City of Vancouver has recently (June 1989) instituted Land Use and Development Policies and Guidelines for "Housing Families with Children at High Densities". These guidelines are, in part, adapted from the site planning work of Clare Cooper Marcus and Wendy Sarkissian (1986). To our knowledge no equally comprehensive guidelines exist in Ontario.

The Vancouver guidelines are expressly intended to "address the key issues relating to residential livability in high density housing for families with children". High density development is defined as in excess of 80 dwelling units per net site acre (excluding public roads, parks, schools and community facilities).

The guidelines are organised into three inter-related categories which follow the planning and design process. The first section, Project Planning, contains guidelines which deal with site selection and other general issues addressed at the beginning of the development process. The second section, Project Design, discusses those issues which should be considered as the buildings themselves are designed. The final section, Unit Design, presents several guidelines dealing with the design of individual units which are of particular importance for families with children.

Each guideline is presented in three parts: the objective, the criteria, and a discussion. The objective is a short statement of the goal that the guidelines seek to achieve. The criteria set out specific standards which should be achieved. The discussion presents supporting information, more detailed rationale, and some examples and suggested design solutions.

A brief summary of the key sections of the guidelines is as follows:

#### Guidelines for Project Planning

- 1) Site selection
- 2) Surrounding Land Uses
- 3) Neighbourhood Compatibility
- 4) Project Size
- 5) Household Mix
- 6) Tenure and Management

#### Guidelines for Project Design

- 7) Hierarchy of Space
- 8) Common Open Space
- 9) Outdoor Play Areas for Children
- 10) Supervision of Children's Play
- 11) Children's Safety
- 12) Circulation Routes
- 13) Common Indoor Amenities
- 14) Resident's Parking

#### Guidelines for Unit Design

- 15) Unit Size and Layout
- 16) Privacy
- 17) Private Open Space
- 18) Storage

These guidelines, and Vancouver's implementation since 1978 of complementary guidelines for projects of from 30 to 80 units per acre, raise some interesting issues. It is one thing to know where you want to go, it is another to comprehend how to get there. We support and endorse the use of such livability guidelines.

## Density

The issue of density is related to livability because it is helpful to know what we are planning for and talking about. Density may be measured in two basic ways — each has advantages and disadvantages:

*Units Per Hectare or Acre (UPH or UPA):* The number of residential dwelling units per hectare or acre of land (may be stated in gross or net site hectares or acres).



*Floor Space Index (FSI)*: the gross floor area of all buildings (excluding underground parking and basement areas) divided by either the gross site area (Gross FSI) or the net site area (Net FSI), both of these measures indicate the building mass or volume of space to be occupied by the building.

Each measure of density may be calculated on a gross or net site area basis:

*Gross Site Area*: the total land area of the site prior to it being divided up for the range of intended uses.

*Net Site Area*: the land area of the site after excluding all public areas occupied by public road allowances, parks, schools and public community facilities.

While each of these measures has its own advantages, it is the relationship of one measure to the others that indicates the type of project. For example, if all roads are private roads then the net site area will be overstated, and the net floor space index understated. The fact that there is not even a commonly accepted standard for measuring density by the municipalities within the Greater Toronto Region, adds even more confusion.

In most cases, density is measured in units per hectare. Depending on the size of the dwellings units the building could be larger or smaller and have a significantly higher or lower FSI or building mass. There is thus considerable uncertainty regarding the resultant "mass" of the building when units per hectare is the only density measure.

In other cases density is measured strictly in FSI. While this gives a definite building mass it does not indicate the potential number of units and correspondingly the size of the dwelling units and the potential number and types of households.

The most effective measure of density is one that provides certainty with respect to both the maximum permitted FSI and maximum number of dwelling units, but allows flexibility in achieving the maximum. Since each measure complements the other, both should be stated in setting the maximum allowable density on a site by site basis, but with FSI representing the maximum building volume within which the total number of units may be accommodated. This dual system for measuring density is highly desirable when residential intensification and redevelopment are public policies.

Additional certainty can be provided by built form guidelines which regulate building heights and setbacks. Such guidelines are particularly applicable to waterfront areas where public access, openness and the retention of views are objectives. They can also be used to maximize sunlight and to minimize both shadows and winds. In this regard, William H. Whyte's recent book *Cities: Rediscovering the Centre* (1988) provides a goldmine of insightful observation and bright ideas.

# ***Social Housing and Market Housing***

The preceding chapter identified the need to encourage more diversity of housing types, tenures and unit sizes for new housing in waterfront areas, and to create broader opportunities for family housing in livable communities. Part of the housing that can address this need will be social housing.

## **Recent Social Housing Delivery**

The federal government began getting out of direct delivery of non-profit housing in 1986. To accomplish this the federal government through Canada Mortgage and Housing Corporation did three things concurrently. First, where provinces were willing, it transferred direct delivery of the non-profit housing program to provincial governments. Secondly, it changed the non-profit program to a joint Federal-Provincial Program that was funded on a cost shared basis 60% federally and 40% provincially. Thirdly, it placed a "cap" or limit on the federal dollars that could be spent on the program in any given year through instituting a "life-time costing formula".

The overall impact of these changes was that social housing programs that had been based on the number of dwelling units to be delivered per year became based on the number of federal housing dollars to be spent. In and of itself this change would not have been dramatic if housing costs had risen at the rate of inflation. However, housing is a capital intensive and durable investment, the cost of which is as much dictated by land prices as by more competitive construction costs. In fact housing costs rose dramatically throughout the 1980's based on rapid escalation of land and construction costs and generally high real interest rates.

The net effect has been a year by year shortfall, and cumulative reduction, in the number of housing units that could be constructed under the financial constraints imposed on the new Non-Profit Housing Program. In Ontario, while the federal government was capping its housing dollars the provincial government renewed its commitment to non-profit housing by instituting a number of strictly provincially funded housing programs designed to increase social housing delivery.

Most recently in the February 26, 1991 Federal Budget it was announced that the 15% reduction in planned funds for new social housing (announced in last year's federal budget) will be continued through 1995-96. In effect this means a significant reduction in the already limited federal contribution to housing.



## Housing Units, Housing Dollars or Housing People

It is one of the paradoxes of our time that social housing delivery is measured in terms of housing units and dollars committed, rather than people housed.

The effect of measuring delivery in terms of *dwelling units alone* is that it totally disregards the types of units provided. The result can be an incentive to provide a greater number of small size units (eg. beds, bachelor and 1 bedroom units) that cost less on a per dwelling unit basis but actually house fewer people and actually cost more on a per person housed basis than larger units.

An additional effect is the incentive to skew housing delivery to target groups generally associated with smaller units such as senior citizens and low income single people. However, there is little basis for assuming that single people, because they are single, must be housed in bachelor or 1 bedroom units. In fact, a significant proportion of single people in the housing market actually share accommodation in 2 bedroom, or larger, units because it is cheaper on a per person housed basis. If this is the reality of the marketplace and if we can house more people while providing more long term flexibility in the housing stock, then there ought to be an incentive to provide such accommodation. Strictly speaking, there is no incentive whatsoever to provide larger dwelling units if housing delivery is measured only in units.

To measure delivery in terms of *housing dollars alone* is an even higher level of abstraction in that it does not even acknowledge that dwelling units are required to house people. The result is that dollar allocations become based on some abstract notion of inflation rather than being based on the real determinants of housing costs: land costs, construction costs and financing costs. The overall effect is a widening gap between dollars allocated and what those dollars can actually buy in the market. As housing costs exceed inflation the number of units that can be provided actually declines. There is an added incentive to build smaller and cheaper (less well constructed) units in order to make the decline seem less than it actually is. Strictly speaking, if housing delivery is measured in dollars alone there is no incentive to provide larger units, but there is an incentive to provide smaller and cheaper (less well constructed) units.

The problem is further compounded in that housing need is not only specific to certain groups such as seniors, families and single persons but shows significant variation on a geographic basis. For example, housing need is much greater in Metro Toronto than in the suburban regions. However, to the extent that it costs less to build in the outlying regions than in Metro, there is the added incentive to increase delivery in less costly areas, especially when delivery is measured in units or dollars.

There may be some reasonable basis for slightly higher delivery in less costly areas;



for example, people are mobile while housing is spatially fixed. Furthermore, there is little difference if delivery is just across the border of a region. However, when there is an obvious long term mismatch between area of need and area of delivery then the effect is unequal access to affordable accommodation. This translates into growing exclusivity on the one hand and increased inequality on the other hand. Additional effects can include the mismatch between place of work and place of residence and between community services required and those provided.

To provide incentives that actually encourage housing delivery for people, *people housed* should be the first measure of success followed by dwelling units provided, and both of these should be related to target group need on a geographic basis. While housing dollars provide a measure of the overall financial constraints to operate within, they are a means to an end rather than an end in itself. Consequently, housing dollars are a negative measure that provides little guidance for the wise use of limited resources. In fact, if underfunding is the norm, such a measure may actually contribute to the problems outlined above.

## The Land Component

As noted in Chapter 2, housing starts in the GTR waterfront area are more accentuated than in the lakefront regions as a whole. Assisted housing starts on the GTR waterfront have fallen sharply by 63% and private rental activity has declined by 20%. Part of the explanation is land prices and part of the solution must be found in the land component of housing costs.

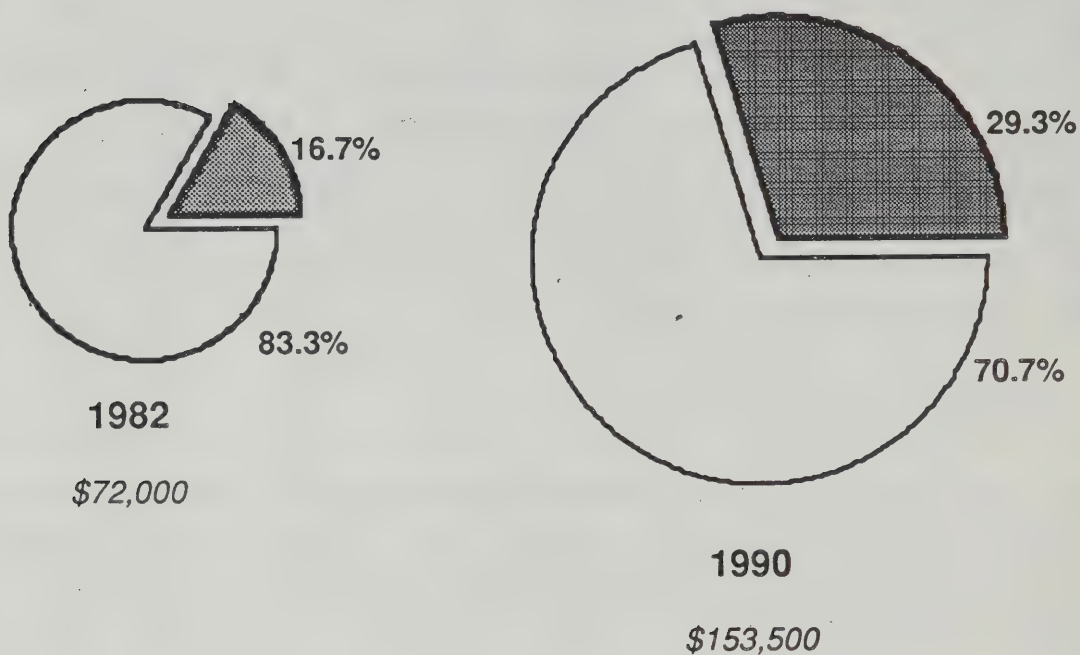
Between 1982 and 1990 the land component of social housing's maximum unit prices (MUP's) became an increasing proportion of the total cost of social housing construction. In the Toronto CMA, the land cost component increased by 375% for stacked row housing 3 bedroom units and by 500% for 2 bedroom apartment units in buildings over 3 storeys. In comparison, the overall MUP's increased by only 180% for the 3 bedroom stacked row unit and 197% for the 2 bedroom elevatored apartment unit. As Figure 3.1 illustrates, between 1982 and 1990 the land cost component rose from 16.7% to 29.3% of total construction costs in the case of stacked row housing and from 10.9% to 23.7% in the case of elevatored apartments.

The policy implication of this very sharp rise in land costs is that it calls for more judicious use of public lands so that public benefits can be enhanced. The provincial Housing First Land Policy is one response in that it provides for publicly owned sites to be developed for housing, and gives housing a priority over other uses. The Housing First Policy now provides for 30% social housing, 30% Affordable housing and 40% market housing in the residential development of provincially owned lands. While this 30/30/40 split provides for mixed income neighbourhoods it does not maximise the

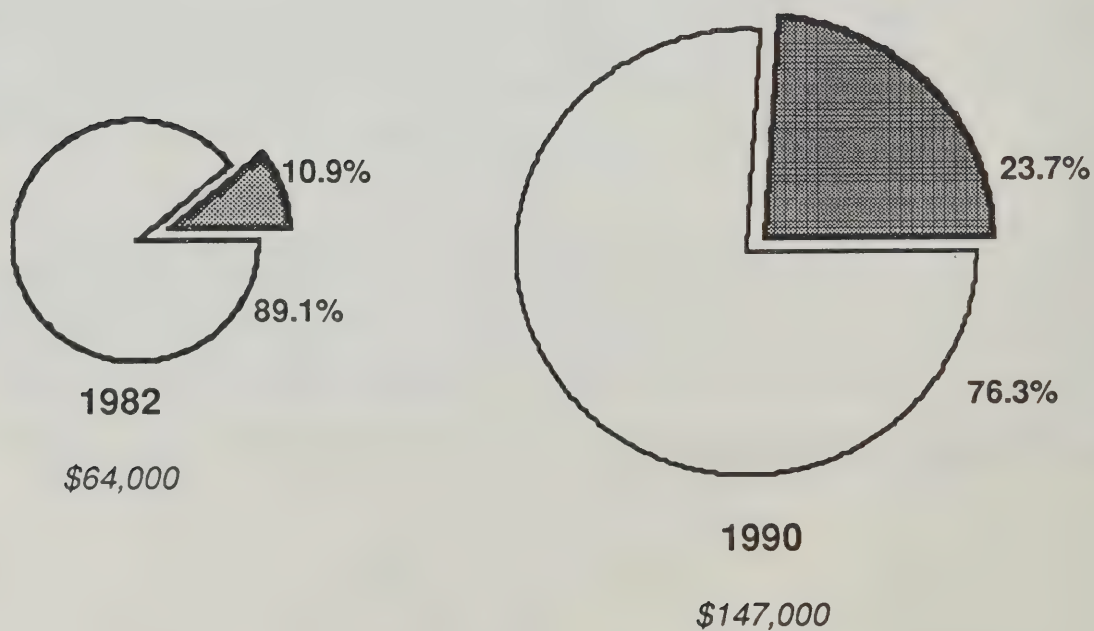
**Figure 3.1: Land Value as a Component of Maximum Unit Price, Family Accommodation Toronto CMA 1982-90**

Land Component
  Dwelling Component

**STACKED ROW 3 BEDROOM UNIT**



**ELEVATORED APARTMENT 2 BEDROOM UNIT**



benefits from public sites, which are a limited resource.

One approach is extending the public benefits from the 30% "Affordable" component through land leases. The Province, and other levels of government, should retain ownership of the public land, and instead of putting it on the market for sale should lease the "Affordable" component for non-profit, *bona-fide* private rental and limited equity ownership housing. This approach would demonstrate a commitment to actually achieving the Provincial Policy Statement's stated Affordable housing objectives.

Another approach is extending the public benefits from the "Non-Affordable" component through land swaps. If 40% of the public land is to be developed as market housing, these "Non-Affordable" sites should be traded for comparable sites in similar locations owned by developers. Differences in appraised prices for different sites could be accommodated through a relatively simple cash adjustment process. Such an approach provides mixed income neighbourhoods while retaining developable land banks for future social housing construction. In effect, it maximises the land for social housing both on and off the public site while retaining a mix of household incomes.



# ***Indexed Linked Mortgages***

The preceding chapter identified the need to provide a better balance of housing tenures in new construction, through policies that encourage social housing production in particular and rental housing production in general.

The potential to enlarge the supply of both affordable social housing and affordable rental housing is at present subject to significant financial constraints. These financial constraints involve funding limitations by senior levels of government as well as limitations imposed by the available financing instruments. If new housing is to offer significant tenure choices in mixed income communities, new and innovative approaches must be taken. One such approach is the use of Indexed Linked Mortgages, which have been pioneered in this country by the Co-op Housing Federation of Canada and Canada Mortgage and Housing Corporation.

## **Introduction**

Indexed Linked Mortgages (ILM's) represent an approach to financing mixed income housing that could significantly lower financing costs thereby broadening the base of housing that could be provided. ILM's differ significantly from conventional Equal Payment Mortgages (EPM's), and are a much more cost effective financing instrument for long term investment in social housing and potentially rental housing.

Canada Mortgage and Housing Corporation's (CMHC) recent "Evaluation of the Federal Co-operative Housing Programs" shows that direct costs to the federal government are less under the current ILM Program, than under past co-op programs that used Equal Payment Mortgages. ILM program costs were 81% of those which resulted from the program design used in the early 1980's (Section 95 Program) and 62% of those from the original co-op program (Section 61 Program).

A separate analysis by the Royal Commission's Housing and Neighbourhoods Work Group estimated the costs of a non-profit program using an ILM at 75% to 78% of the costs of an identical program using an Equal Payment Mortgage. (The exact cost difference between an ILM and an EPM depends on the economic scenario examined, and hence the inflation and interest rate assumptions.) CMHC's evaluation shows identical results from a similar analysis of hypothetical program designs.

In essence, ILM's can provide a cost effective approach for financing mixed income housing development. The wider use of ILM's could enable a 19% to 25% expansion of social housing programs and could play a major part in actively encourage private market rental development. The application of ILM's to the private rental market should be explored in more detail.

## **Conventional Equal Payment Mortgages (EPM's)**

Most long term financing of multiple unit housing projects is provided through equal payment mortgages. The interest rate and monthly payments for EPM's remain constant during the term of the mortgage (usually 5 or 10 years for such projects) and are renegotiated at the end of the term. The result is that principal and interest payments are high during the early years when the income stream produced from the rents is relatively low. The overall effect is "negative cash flow", in other words income from rent is insufficient to cover the mortgage and operating costs and the owner of the project must cover the shortfall. This negative cash flow has been a major impediment to investment in rental housing and results in high initial subsidy costs for social housing.

Conventional equal payment mortgages consist of 3 elements that in combination form the interest rate:

- real rate of return (say 5%)
- expected inflation rate (say 5%)
- a risk element associated with forecasting the future (say 2%).

Financial institutions have an incentive to overestimate both inflation and risk as any underestimation is a direct subtraction from profits. In the above example the conventional mortgage rate would be 12% ( $5\% + 5\% + 2\% = 12\%$ ).

## **Indexed Linked Mortgages (ILM's)**

In sharp contrast, an ILM is based on a fixed "real" rate of return — the rate of return the lender wants after inflation and risk — plus a variable rate which is adjusted according to actual inflation. Therefore, no provision has to be built in for either expected inflation or anticipated risk.

The result, using the above example would be a 5% real rate. To maintain the "real" rate of return to the lender, the variable interest rate component (and resultant monthly payments) are adjusted annually according to the rate of inflation in the previous year. Both the risk factor and any overestimation of anticipated inflation have been eliminated, while the real rate of return (eg.  $5\% + \text{inflation}$ ) has been guaranteed. The initial payments on an indexed linked mortgage are also much lower than with traditional equal payment mortgages and significantly reduce the associated negative cash flow.

The Federal Co-op ILM program uses a "2% tilt" to reduce the impact of inflation on required monthly payments and as recognition of the risk that tenant incomes may grow at less than the actual rate of inflation. A "tilt" of 2% means that the payments are

indexed to 2% less than the rate of inflation in a given year. As a result, payments increase at a lower rate than for a fully indexed ILM. The 2% difference in payments is made up in the form of a "bridge subsidy" from the Government which is applied to mortgage payments in the early years.

Index Linked Mortgages offer the possibility of a cost effective approach to financing mixed income housing development. Among the potential benefits are:

- Substantial savings in new social housing spending, which could be redirected to providing more social housing.
- Substantial savings in refinancing existing social housing projects, which could be redirected to maintenance, necessary repairs and funding new projects.
- A cost effective financing option to encourage private market construction of *bona fide* rental projects, that are not registered as condominiums.

Indexed Linked Mortgages have the potential to become a classic case of living off the interest, by taking the interest and subsidies that are saved from an Equal Payment Mortgage and turning them into capital to fund more social housing and *bona fide* rental projects.

The Provincial Government should thoroughly analyse the potential cost savings from financing social housing projects with Indexed Linked Mortgages and, if cost effective, should proceed to implement Indexed Linked Mortgages for new social housing projects and the refinancing of existing projects. In addition, the potential applicability of ILM's to financing *bona fide* rental projects should be thoroughly investigated.



# ***Provincial Affordable Housing Policy***

The preceding chapter identified a substantial continuing need for affordable and assisted housing for present and future generations in both waterfront areas and the GTR. It also identified the need in waterfront areas to encourage more diversity of housing types and units sizes, particularly for families, and to improve the balance of housing tenures.

The Provincial *Policy Statement: Land Use PLanning for Housing* of 1989 attempts to address these issues, either directly or indirectly, by requiring municipalities to use their land use planning process to create the opportunity for affordable housing and for a variety of housing types. While the Policy Statement has general applicability across significant parts of the province, the municipalities comprising the GTR are clearly identified among its top priority areas. For this reason, it is important to understand what the Policy Statement attempts to accomplish, what its shortcomings are, and the options for making it more effective.

The *Policy Statement: Land Use Planning for Housing* came into effect on August 1, 1989. Municipalities are required to have regard to the Policy Statement in all land use decisions made from that date onward, in the case of both site specific projects and more general policy issues. Municipalities also are required to put in place revised Official Plan policies and zoning regulations to implement the provincial policy by August 31, 1991.

The policy statement outlines a number of requirements that municipalities must meet in planning for housing:

- Municipalities must establish planning policies that will allow forms of housing to be built that will create the opportunity for at least 25% of all new housing to be Affordable for households earning up to the 60th percentile of average household income in each Housing Region. The GTR is composed of the Toronto Housing Region plus the City of Burlington.
- Municipalities are to provide for a range of housing types in new residential development and residential intensification, by planning and zoning lands for appropriate residential uses and densities. The aim is to achieve Affordable housing goals in part through market mechanisms by encouraging the development of more modestly sized housing units at a variety of densities.
- To make better use of existing resources, municipalities and planning boards are required to identify opportunities for residential intensification and adopt a strategy to make use of those opportunities.

- Municipalities are also required to maintain a supply of land for future residential use. This translates into official plan designation of at least a ten year supply of land available for residential development, policies detailing how this land will be serviced, and a three year supply of subdivided lots.
- In the interests of streamlining the approval process, municipalities are required to adopt a guideline outlining time frames and procedures for each stage of the approval process, and incorporate these guidelines and time frames into the Official Plan.

The Policy Statement contains one major change from the draft Policy Statement of 1988. In the draft policy, the 25% Affordable component was divided so that half of this housing was targeted to households with incomes below the 30th percentile of average household income in the Housing Region and the other half targeted to the 30th to 60th percentile. Consequently, the approved Policy Statement is much more limited in scope, because of its broader definition of Affordable.

Based on the approved policy, developers could meet the Affordable requirement by proposing to sell 25% of their units at prices Affordable to households with incomes just below the 60th percentile (\$55,800 annual income), but provide no housing for more moderate income households. Under the previous draft policy, the same developer might have sold 12.5% of the units to households with incomes between the 30th and 60th percentile, and another 12.5% might have been developed to serve those below the 30th percentile, primarily through non-profit housing.

There are a number of other substantial shortcomings of the Policy Statement.

The Policy relies on creating the opportunity for Affordable housing and does not ensure that the housing will actually be built; or, if built, that it will go to the households it is deemed to be Affordable for. In this regard, the Province has given municipalities no new land use planning tools that might aid them in achieving the objectives of the Policy Statement. Municipalities cannot, for example, regulate such matters as: the prices or rent levels of housing; the tenure of housing (ownership or rental); or income levels of the initial occupants. Municipalities can only delay planning approval until the goals are met, or use density bonusing as encouragement.

In the Toronto Housing Region, the policy's Affordable price for ownership housing in 1990 was up to \$157,500, and Affordable rents were up to \$1,400 per month based on a household spending 30% of gross income on accommodation. However, in the Toronto CMA, 80% of tenant households could not afford the maximum Affordable rent, and yet the Affordable policy applies to only 25% of new housing. Furthermore, since tenure cannot be specified there is no guarantee what proportion, if any, of the Affordable housing will be rental.



As a consequence, the City of Toronto changed the definition of Affordable in its housing policy to more closely reflect affordability for renter households. Their definition of Affordable is based on the 60th percentile of income among tenant households, rather than all households. In addition, the cut-offs for Affordable rents and Affordable prices are respectively based on a maximum of 25% of gross income for rental housing and 30% for ownership housing.

With reference to waterfront areas, the provincial Policy does not ensure that the Affordable component is provided in the same general area as the development. More specifically, the policy does not appear to limit the potential transfer of the Affordable component, for example, out of housing developments in waterfront areas and to more inland locations within a municipality. Consequently, waterfront areas could remain areas where significant portions of the community are excluded from new housing developments.

In addition, the monitoring provisions for the Policy Statement may not enable the Province to fully evaluate the policy's effectiveness and make required modifications. The current monitoring provisions require municipalities to monitor their own accomplishments. The Policy Statement assumes that within the guidelines established by the Province, municipalities will take the initiative to ensure that the intent, rather than simply the formal requirements, of the policy are met. As a result, it may be difficult for the Province to ascertain how effective the policy has been in actually providing affordable housing as opposed to simply creating the "opportunity" for such housing.

There are a number of options that could make the Policy Statement more effective in providing affordable housing.

1. The Province could take a more active role in monitoring the policy's effectiveness.
2. The Province could require that households with a range of incomes below the 60th percentile actually be the initial occupants of the Affordable component.
3. The definition of affordability could be changed to better reflect the differences between owner and tenant average household incomes, as was done by the City of Toronto.
4. The Policy Statement could be revised to include the provision that the opportunity be created for half of the 25% Affordable component to be available for households with incomes up to the 30th percentile of income. In effect, this would mean that half of the designated Affordable Housing sites would either



be built for these income groups or be offered as social housing sites to non-profit delivery agencies. These agencies would then have the opportunity to purchase such sites at Maximum Unit Price (MUP) guidelines for social housing, which reflect fair market value. If the option to purchase was not taken up by a delivery agency, the site would then revert to the general 60th percentile guideline.

5. The Policy Statement and the Planning Act could be revised to allow specification of "rental" housing tenure requirements for development or redevelopment areas within Secondary Plans and for multiple unit structures in plans of subdivision.

Moreover, the Province should provide the local municipalities with new tools to ensure that affordable housing is built, is occupied by low and moderate income households and remains relatively affordable. In this regard, the Province commissioned a study, which was completed in November 1990, titled *Legislative, Administrative and Policy Mechanisms For Affordable Housing*. That study, which explores a range of options for fulfilling Affordable Housing objectives, should be given full and open consideration. The report's preferred option is Affordable Housing Agreements, as part of the expanded use of municipal development agreements under the Planning Act.

For their part, local and regional municipalities should plan residential developments in waterfront areas with particular attention to both providing affordable housing and meeting the housing needs of families with children.

# ***Preserving The Existing Rental Stock***

The preceding chapter identified the need to preserve mixed income waterfront neighbourhoods by protecting the existing rental stock (in buildings and projects that are 100% rental) from conversion, demolition and luxury renovation.

The issue of preserving the waterfront rental stock is significant because waterfront areas tend to have a higher proportion of rental stock and in general this is older, more affordable, rental housing.

Prior to 1986 the loss of the moderately priced private rental stock in Metro Toronto almost offset the gains made from assisted housing production. The moderate rental stock was sharply eroded through:

- 1) conversions of tenure to homeowner condominium and co-ownership;
- 2) conversions of rental type to furnished and short term rental units;
- 3) luxury renovation; and
- 4) outright demolition.

The buildings affected have been mainly in the older, pre 1976, rental stock that had been subject to rent review legislation since December 1975.

In the City of Toronto alone, almost 9,000 moderate rental units in buildings containing 6 or more units were affected between 1978 and April 1985. In the remainder of Metro Toronto, in excess of 3,000 additional moderate rental units were lost. The provincial Rental Housing Protection Act of 1986 (revised in 1989) has considerably slowed the rate of loss for structures covered by the Act. However, rental buildings with applications for condominium registration, and structures of 4 rental units or less, are excluded from the Act.

The Rental Housing Protection Act has been a significant addition to housing legislation in that it protects older rental buildings of 5 units or more from demolition, conversion to owner occupancy and luxury renovation. However, it does not cover new apartment buildings for which an application for condominium registration has been made, regardless of whether the building is 100% rental and was subsidised as a rental building. This is a significant omission and means that the newer rental stock is not protected from conversion to owner occupancy which usually involves eviction or removal of the existing renter population. In addition, the Act does not cover rental structures of 4 or fewer rental units. In the City of Toronto alone, deconversion of smaller buildings has averaged an estimated 1,000 units per year since 1986.

Even with these limitations, it is imperative that the Rental Housing Protection Act

remain in place in order to protect the stock of older rental buildings. Changes to the Act may result from Provincially initiated public hearings that are taking place in conjunction with hearings on the revisions to the Rent Review Act.

Another approach to preserving the existing rental stock is through the rehabilitation of that stock so that it does not deteriorate. In this regard, the Provincial Low-Rise Rehabilitation Program and the Federal Rental Residential Rehabilitation Assistance Program (Rental RRAP) are important programs.

The Provincial Low-Rise Rehabilitation Program provides assistance for the modest renovation of older (low rise) rental buildings. The program applies to rental buildings that are over 25 years old and provides landlords with a forgivable grant of up to \$5,000 per unit, forgivable over a 15 year period, with renovation costs shared on a 1/3 landlord 2/3 provincial funding basis. The assistance is intended to maintain affordable rents in buildings that have undergone renovation and to actively encourage reasonable levels of renovation. Given that much of the waterfront rental stock is in older low-rise buildings, we strongly support this programs mandate and believe the program should remain in effect with adequate funding.

The Federally funded Rental Residential Rehabilitation Assistance Program (Rental RRAP), which was terminated in 1989, applied to rental structures in need of major repair. Rental RRAP was designed to assist households in Core Housing Need occupying existing substandard rental housing. Financial assistance was provided to landlords to repair or improve dwellings to a minimum level of health and safety. The assistance was in the form of a forgivable loan, the amount of which was determined by the cost of repairs and the relationship of post-RRAP rents to Average Market Rents. Rental RRAP targeted assistance to older, more affordable, rental housing projects and provided a cost effective option for ensuring the continued viability of part of the older rental stock.

In its Strategic Plan for 1992-1996 Canada Mortgage and Housing Corporation, which administered the Rental RRAP, notes that: "CMHC will continue to promote cost effective programming and management by ensuring effective use of the existing [housing] stock while maintaining a valuable social asset" (p. 27). As one step in meeting that objective, the Federal Rental Residential Rehabilitation Assistance Program should be quickly reinstated with adequate funding and harmonized with existing Provincial rehabilitation programs .

As well, if the Federal Neighbourhood Improvement Program (NIP) still existed, it would be particularly applicable to preserving and enhancing mixed income waterfront neighbourhoods. That program provided funding to municipalities for sustaining the vitality of existing neighbourhoods, and included upgrading urban infrastructure and providing for residential intensification.



# ***Market Housing - Policies to Curb Speculation***

The preceding chapter identified the need to develop and implement reasonable policies to control speculation activity during periods of either high demand or shortages of supply.

The essence of speculation is to buy cheap and sell dear. The difference between the purchase price and the selling price represents a windfall gain for the speculator. Speculators generally expect to achieve a rapid rate of return over a short time period by taking advantage of market conditions such as a shortage of supply or an excess of effective demand (demand that has the ability to pay market prices). Speculators do, however, assume a risk when they make their initially limited commitment, and they arguably increase supply by assuming a market for what they have purchased.

A recent study of investors in the Toronto area condominium apartment market, which was commissioned by CMHC, differentiated between speculators and investors in the following manner:

## **Speculators:**

The speculator purchases a condominium unit with the primary intention of realising a short-term capital gain. He has no intention of renting or occupying the purchased unit. These speculators are more likely to purchase a unit in a new project, planning to sell it at the time of completion or registration, than to buy and quickly resell units in existing projects. The long lead time between agreeing to purchase and the time of completion for high-rise apartment condominium projects being pre-sold is attractive to these purchasers.

## **Medium/Long-Term Investors:**

The medium/long-term investor intends to rent his condominium unit for the medium to long term (say three years or longer) and expects to realise a sizable capital gain. These investors are willing to absorb moderate cash losses from rentals. While some of these investors will hold onto their units until retirement, others will adopt a "wait-and-see" approach and will sell their units when they believe they can maximise their capital gain.

The study concluded that "while no 'hard' statistics are available the conventional wisdom suggests that perhaps 50 percent of all the condominiums sold since 1985

(excluding privately-initiated rental projects registered as condominiums) have been bought by investors". However, the study did not attempt to determine the proportion of initial and subsequent purchases by speculators. A companion study on market trends noted: "On a rough estimate, perhaps half of all purchasers of new condominium units in the Toronto area in the last half of the 1980's were investors or speculators."

Speculators will only enter the market in significant numbers when prices are rising sharply, or are anticipated to rise, and there is the expectation that demand will continue to increase, thereby reinforcing further price increases. Between March 1985 and March 1990 the average price of a resale condominium apartment unit in the Toronto Real Estate Board Area increased by 184% from \$71,747 to \$204,108. Over the same time period, the average resale price of all residential dwellings rose 150% from \$105,571 to \$263,681. The key differences were not only the percentage increase in price but also that a condominium unit costs less to buy.

As the CMHC study of market trends notes:

New condominiums are an ideal vehicle for investment in a housing market with rising prices: pre-sold prior to construction, buyers do not take possession of a new unit until completion, often in two or more years. With rising prices in the meantime, the buyer enjoys a sizable capital gain with only a relatively small deposit.

During the March 1985 to March 1990 time period, prices for new condominiums within the City of Toronto rose an average of 153% from \$161 per square foot to \$408 per square foot, while "suburban" prices for new condominiums rose by 118%.

To the extent that speculators are active in a market, and speculation is increasing or represents a high proportion of purchasers, speculators contribute to price increases by:

- increasing the market of potential purchasers and thereby increasing the effective demand for the "product";
- by contributing to shortages through either displacing or outbidding *bona fide* purchasers who would use the "product" over a long time period;
- by withholding the "product" from the market and thereby creating scarcity.

To the extent that speculation focuses on specific sub-markets (eg. new condominiums) it can result in over-building and distort needed investment (eg. for rental housing and family accommodation). The distortion of investment results from the artificially high demand created by the speculative part of the market.

Even though speculation reduces the supply and increases the price to potential owner occupants, speculators may become temporary investors and contribute to rental housing supply by renting out their holdings. However, the rental housing supply which speculators create is highly dependent on market conditions and often has very poor security of tenure and is very likely to disappear once speculators sell their units to realise a capital gain.

The curbing of speculation and its prevention during future periods of high demand consequently have a number of beneficial effects. These potentially include:

- enabling *bona fide* users to purchase the "product";
- slowing down the rate of price increase, by reducing or removing the speculative part of effective demand;
- removing the distortion of investment thereby creating a better balance between supply and demand;
- freeing up money for productive investment that would otherwise have been used for speculative purposes;
- contributing to reducing inflation;
- removing the rationale for market wide penalties that hurt all purchasers (eg. high interest rates) by effectively targeting solutions to specific problems.

In the housing market in general, and in waterfront areas in particular, speculation has been rife, but speculation takes different forms in different sub-markets (eg. new and existing housing, industrial or agricultural land). To be effective policies should be tailored to particular problems, and it should be recognised that speculation policies are one component of overall housing policies.

Among the range of policies that should be considered are:

### **1) Limits on Pre-Selling Activity**

Pre-selling takes place whenever a dwelling unit is sold prior to it being completed and ready for occupancy. However, there have been numerous cases of developers pre-selling projects on the basis of proposed plans that have not received all planning approvals and are therefore not ready to begin construction. This form of pre-selling is designed to put pressure on politicians to approve the proposed plans by establishing a "constituency" that will advocate for the project. Both initial prices and initial



down-payments are generally low because of the risk that the project may not be approved. Purchasers are attracted by the low prices and low down-payments, the prospect of substantial capital gains if all approvals take place or by a lack of knowledge as to the status of the project in the approvals process. In order to protect the interest of *bona fide* purchasers and to establish a level playing field for all projects in the approvals process it is desirable to:

- Limit pre-selling to housing projects that have obtained all planning approvals plus confirmation of the ability to start construction through the building permit approval process.

## **2) Reducing the Flipping of Housing Through Quick Resales**

The challenge in any policy that attempts to curb speculation in the housing market is to redirect speculative activity toward productive investment without stifling the legitimate activities of investors. This requires that the motivation of the speculator/investor be set aside and that penalties and incentives be targeted to the known result of transactions of purchase and sale. For example, the key means of differentiating the speculator from the investor should not be the intent to realise a quick capital gain but the actual achievement of a quick capital gain. Policies that are based on the actual outcome of purchase and sale do not require that motives be imputed. In order to reduce the speculative component of overall price increases it is desirable to penalise speculation activity and reward investment through:

- Establishing a graduated speculation tax applicable to non-principal residences that declines annually as the time period of ownership increases and reduces to 0% of the increase between purchase and resale price after, say, 5 years, but excludes principal residences, cottages and seasonal residences and makes special provision for the renovation industry.
- Revising the Federal capital gains exemption so that it is in unison with the preceding speculation tax, by eliminating the capital gains exemption on non-principal residences during the first 5 years of ownership, excluding cottages and seasonal residences.

## **3) Timing of Policies to Discourage Speculation**

Regarding the implementation of policies to control speculation, a recent City of Toronto report (May 4, 1988) noted:

Paradoxically, if a speculation tax is to be introduced, it may be preferable to do it at a time when speculators are less active than they are now [in 1988] -- so as to have it in place for the next round of speculation before it starts.

The report goes on to note that the timing of a speculation tax is a key element in determining whether its side effects are undesirable. In particular, at a time when speculators are relatively inactive they could not be contributing to rental housing supply, and any potential removal of rental supply as a result of the tax would correspondingly be less. Similarly, at a time when there are relatively few speculators the chances of a precipitous drop in housing prices, which would harm homeowners and be blamed on the tax, would be minimised.

Between March 1990 and March 1991 the average resale price of condominium units sold in the Toronto Real Estate Board territory fell by -24.1 percent. In comparison, the average resale price of all residential dwellings fell by only -11.7%. Average prices for new condominiums in the GTR dropped by up to -20% over the same time period. The sharper price declines for condominium units is in part explained by the fall off of speculative demand in a declining market, and by the oversupply that resulted from the previous wave of speculative activity.

# ***Employment and Industrial Restructuring***

The preceding chapter identified the need to preserve and enhance industrial jobs in general, and waterfront industrial jobs in particular, through municipal and regional strategies to retain and attract such employment.

Throughout the 1950's, 1960's and 1970's it was assumed that the Greater Toronto Region economy was recession proof. Its diversified economic base with a substantial and growing manufacturing sector, as well as the predominance of full-time employment, made the regional economy very resilient.

## **Recent Trends**

During the 1980's two fundamental shifts took place in employment. The first was a dramatic shift in employment growth from full-time to part-time employment. The second was the relative decline of manufacturing jobs during a period of unprecedented economic expansion. During this period the GTR economy became much more service and office oriented.

The loss of manufacturing employment within Metro Toronto and its waterfront area has very broad implications for a number of reasons:

- Employment in the manufacturing sector tends to be dominated by full-time employment.
- Manufacturing employment tends to pay relatively high wages compared to the service and office sectors.
- Manufacturing employment tends to have a significantly higher multiplier effect in creating additional employment through backward and forward linkages to other firms.
- The higher gross income associated with manufacturing employment has a larger ripple effect through the local and regional economy (eg. through the purchase of consumer products).

Consequently, the loss of full-time manufacturing jobs not only reduces the diversity of the economy but significantly reduces its resiliency to economic downswings.



## **Causal Factors**

The loss of manufacturing employment has been influenced by a number of macro-economic and regional factors.

At the macro-economic level, increased international and global competition as well as implementation of the Free Trade Agreement took place at the same time as a national policy of high real interest rates and high foreign exchange rates. High real interest rates meant higher costs associated with the upgrading of plant and equipment to make them more internationally competitive. At the same time, a higher Canadian dollar lowered the ability of both domestic firms and branch plants to compete in the export market.

At the regional level the Greater Toronto Region real estate market was, throughout the 1980's, among the hottest real estate markets in North America. Consequently, there was increasing pressure to redevelop industrial land and an opportunity for older industries to cash in and move out. This relocation of industry often involved consolidation of operations outside of Canada.

One of the chief means by which redevelopment occurs in established areas of cities is through the conversion of industrial land to residential use. Depending on the particular circumstances, the result may be a destabilising influence or a domino effect, whereby industries vacate established industrial areas in order to realise the increased land value that will result from land use change. What is usually required to facilitate this process is a purchaser who is willing to pay more than the industrial land value and to accept the risk associated with rezoning and redeveloping the land for a more intensive use.

Reducing speculation in industrial land is one area where local and regional municipalities can have an influence on their economy. Another is actively encouraging and working with industry to meet its needs.

## **Reducing Speculation In Industrial Land**

The orderly process of land use change is generally recognised as a result of "good" planning. As uses become outmoded and older areas are vacated or underutilised, they are rezoned to permit other, generally more intensive, uses. Through this process of land use change areas become revitalised. However, the speculative purchase of industrial land can lead to the premature displacement of both jobs and future investment within a much broader area than the initial site that is purchased. Much

depends on how receptive a municipality is to land use change and on what value municipalities place on a diversified local economy.

The most effective approach to preventing speculation is for local and regional municipalities to clearly identify industrial land needs, including a cushion of available industrial sites for prospective types of industry (eg. light, general and heavy industry). The next step is to clearly identify areas that are to be retained for industry and those that might be considered surplus; then to clearly signal these intentions in Official Plans.

In order to recognise both local and regional needs such an approach could require a two tier (local and regional) approval process to both site specific and area wide redesignations. This two tiered process could go well beyond the present approach of region's reviewing local redesignations to an approach which requires mutual concurrence in Official Plans before an application could be initiated. The City of Toronto's recent requirement that an area wide Part II Secondary Plan study be undertaken prior to redesignation of industrial land to a non-industrial use, is a step in this direction.

In order to assist municipalities in maintaining a diversified employment base and establishing an orderly transition of land uses it is desirable both to remove incentives for speculation in industrial land and to enlarge the public benefits that could occur through redesignation to other uses. The following examples are intended to be illustrative of such an approach:

- Establish site value taxation for any industrial lands for which an application for rezoning is made. Essentially once an application was received the site would be taxed at the rate that would be in effect if the application was approved. However, collecting the tax would not be dependent on approval of the application. The proponent would be paying a tax based on proposed use and density, rather than on current use, until such time as the application was approved, modified, withdrawn or rejected. If the application was withdrawn or rejected site value taxation would still apply, but with the value now reflecting the "highest and best use" for the existing zoning. To reduce negative impacts site value taxation could further be applied to vacated or underused industrial sites, where there was substantive evidence that the owner was not prepared to use the land or buildings under its existing zoning.
- Establish the principle that the Planning Act's Section 36 Density Bonus provision applies to all conversions of land from industrial to non-industrial use, so that the public benefits from redesignation are increased. The benefits conferred through a rezoning would then be treated wholly as a density bonus, widening the public benefits beyond the current parks dedication requirement. Potential public benefits could, for example, include: designating a portion of the increased value to the funding of industrial land banks, additional on site social



housing, contributions to community facilities, retention of portions of a site for compatible industrial uses etc.

The long term impact of these two policies would be to encourage municipalities to become more proactive in determining which industrial lands should or should not be retained, and the timing of land use change. Such an approach would logically lead to policies of industrial consolidation in areas designated for long term retention, and policies to relocate existing firms from areas that were not to be retained.

### **Encouraging Industry**

It is often assumed that the process of land use conversion only involves conversion from industrial to more intensive residential or commercial uses. However, in certain cases rezoning within an industrial designation can represent a more intensive use, for example from heavy industrial to light industrial. In other cases, rezoning portions of a site to more intensive industrial uses may represent an appropriate response, rather than redesignation of the whole site to non-industrial. Such approaches have the potential advantages of minimising conflict with adjacent industry and widening the permitted industrial uses, particularly if ancillary uses are permitted.

Perhaps more important is the role that economic development departments and planning departments can play in establishing working relationships with both existing and new industry. The expansion of existing industries is the primary contributor to industrial employment, while new industries represent incremental additions to this industrial employment base. However, even existing industries are dynamic; adding new product lines, altering existing products and developing new approaches to production.

Understanding the legitimate needs of particular industrial users is one step toward meeting those needs, and a necessary step in advocating the broad public interest. Such needs might include specific site infrastructure, locating related firms near to one another, public transit service into industrial areas, or long term stability of industrial sites through adequate buffering.



# ***Land Use and Transportation Planning***

The preceding chapter identified the need to encourage better coordination of land use planning and transportation planning in the GTR, particularly in relation to the amount and distribution of planned office space, and to:

- Encourage more local transit use by providing a diversity of housing types, tenures and densities and a road pattern that supports public transit, particularly medium capacity transit use.
- Identify significant opportunities to reinforce new medium capacity transit use, including routes to and along the waterfront.
- Encourage a better balance between employment and residential growth at the regional, local municipality and community levels by promoting mixed land uses and through policies that deconcentrate office growth while increasing housing opportunities in built-up areas.

In particular, the distribution of proposed office space within the GTR offers a disturbing pattern, that potentially could undermine many of the initiatives already underway.

In 1986, after discounting cross-commuting, there were an excess of 136,000 commuters into Metro Toronto. Between 1985 and 1990 the proportion of office space built in the regions of the GTR outside of Metro represented 40% of the GTR total for that time period. In part, this office space development and the associated office employment redressed some of the imbalance between residential and employment growth in the suburban regions.

The amount of office space that is currently proposed in the GTR is roughly equivalent to all the office space that existed in the GTR in 1976. Of this proposed office space, 84% is proposed in Metro Toronto, split roughly in half between the Central Area of the City of Toronto and other locations within Metro. The remaining 16% is proposed in the four regions of the GTR outside of Metro.

Specifically, the amount and distribution of proposed office space will, if built, result in a substantial increase in commuting to Metro, add to local social housing needs in Metro Toronto (due to higher part-time employment in the office sector), and potentially undermine the return to a better balance between residential and employment growth in all regions of the GTR. Additionally, it has the potential to undermine the beneficial effects that might result from residential intensification within Metro Toronto itself.

The Province and the regional municipalities should clearly provide better coordination of land use planning and transportation planning to reduce commuting and to ensure a better balance between employment and residential growth.

# ***Summary and Conclusion***

This chapter has explained several approaches to addressing the issues and problems raised in Chapter 2. Such approaches are intended to be illustrative rather than definitive. The focus has been on setting broad policy directions for dealing with issues of the environment, community and economy in both waterfront areas and the Grater Toronto Region.

A brief summary of the policy directions discussed in this chapter is presented below:

## **Environmental Integrity**

- Protect significant natural features and processes such as:
  - The Waterfront and River Valleys
  - Oak Ridges Moraine
  - Viable Agricultural Land
  - Environmentally Sensitive Areas
- Local and Regional Official Plans
- Provincial Leadership
  - To protect natural features of inter-regional significance
- Environmental Management Master Plans (EMMP's)
- Social and Environmental Implications of Waterfront Development
- Livability Guidelines For Housing
- Density Calculations to Reduce Uncertainty

## **Social and Market Housing**

- Recent Social Housing Delivery
- Housing Units, Housing Dollars or Housing People
- The Land Component



## **Indexed Linked Mortgages (ILM's)**

- 19% to 25% savings compared to Equal Payment Mortgages (EPM's)
- wider application to social housing and *bona fide* rental projects

## **Provincial Affordable Housing Policy**

- Need to Address Shortcomings of the Policy
  - active monitoring role
  - income requirements and limits
  - 1/8 of new housing below the 30th percentile
  - rental housing tenure requirements
- New Tools for Municipalities

## **Preserving the Existing Rental Stock**

- Rental Housing Protection Act
- Low Rise Rehabilitation and Federal Rental RRAP Programs

## **Market Housing - Policies to Curb Speculation**

- Limits on Pre-Selling Activity
- Reducing the Flipping of Housing
- Timing of Policies

## **Employment and Industrial Restructuring**

- Reducing Speculation in Industrial Land
  - site-value taxation for lands being rezoned to non-industrial
  - density bonus provision to widen public benefits from conversions to non-industrial use

- Encouraging Industry
  - rezoning within industrial designations
  - establishing better working relationships and understanding the needs of industry

## **Land Use and Transportation Planning**

- Better Coordination To Reduce Commuting

In addition, the following specific recommendations have been made:

**That local and regional municipalities incorporate enhanced provisions for environmental protection in their Official Plans, and such provisions be further strengthened when allowed by changes to the Planning Act.**

**That the Province assume a lead role in studying, co-ordinating and planning for natural features of inter-regional significance so that Official Plans are led by an approach that recognises the significance of such features.**

**That the Province consider formalising the Environmental Management Master Plan (EMMP) process and incorporated it into the Planning Act as a requirement whenever development is permitted either on or adjacent to significant natural features as identified in Provincial Policies and Official Plans.**

**That local and regional waterfront municipalities implement waterfront specific planning policies that apply the Royal Commission's 9 waterfront principles to both their Official Plans and all secondary plans in waterfront area.**

**That the Province thoroughly analyse the potential cost savings from financing social housing projects with Indexed Linked Mortgages (ILM's) and, if cost effective, should proceed to implement ILM's for new social housing projects and the refinancing of existing projects. In addition, the potential applicability of ILM's to financing *bona fide* rental projects should be thoroughly investigated.**

**That the Province provide the local municipalities with new tools to ensure that affordable housing is built, is occupied by mixed income households**

**and remains relatively affordable. As a first step, the Provincially commissioned study, *Legislative, Administrative and Policy Mechanisms For Affordable Housing*, which identifies options for achieving Affordable housing objectives, should be given full and open consideration.**

**That local and regional municipalities include rental and social housing targets as part of waterfront secondary plans and plan residential developments in waterfront areas with particular attention to both providing affordable housing and meeting the housing needs of families with children.**

**That the waterfront rental stock be protected and enhanced in order to preserve mixed income waterfront neighbourhoods. In particular, the Provincial Low-Rise Rehabilitation Program should remain in effect with adequate funding and the Federal Rental Residential Rehabilitation Assistance Program should be reinstated with adequate funding and harmonised with Provincial programs.**

**That the Province and the regional municipalities provide better coordination of transportation and land use planning to reduce commuting and ensure a better balance between employment and residential growth.**

These recommendations are not intend to be all inclusive, but rather are indicative of the types of actions that logically flow out of the identified policy directions.

The section which follows provides statistical profiles of the Grater Toronto Region and its waterfront, as well as each lakefront regional municipality and their respective waterfront areas.

The three regional municipality reports in the Community Overview series are separate documents that provide a more detailed analysis of the lakefront regional and local municipalities, and their respective waterfront areas. These regional reports examine Halton and Peel Regions and waterfronts, Metro Toronto and waterfront, and Durham Region and waterfront. Each focuses on the lakefront municipalities and their respective local and regional waterfront areas.





***Municipal and Waterfront Area  
Community Profiles***

# Profile: GREATER TORONTO REGION

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	3,733,060	
% Change 1981-86			9.2%
Seniors (age 55+)	#	712,490	19.1%
Total Occupied Private Dwellings	#	1,303,970	
Owned	#	772,685	59.3%
Rented	#	531,225	40.7%
Single Detached Dwellings	#	582,570	44.7%
Apartments with 5 or more storeys	#	351,885	27.0%
Apartments with less than 5 storeys	#	134,660	10.3%
All others	#	234,855	18.0%
Dwellings By Period of Construction			
Before 1946	#	221,975	17.0%
1946-1960	#	279,405	21.4%
1961-1970	#	305,125	23.4%
1971-1980	#	356,035	27.3%
1981-1986	#	141,430	10.8%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	5,225	0.9%
Apartments with 5 or more storeys	#	14,610	4.2%
All Others	#	11,925	3.2%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	1,303,965	
Non-Family Household	#	342,525	26.3%
1 Census Family	#	932,585	71.5%
2 or More Census Families	#	28,870	2.2%
Average Number of Persons per Household	#	2.8	
Census Families in Private Households	#	991,320	
Families with Children at Home	#	674,635	68.1%
Husband-Wife Families	#	550,695	81.6%
Lone Parent Families	#	123,940	18.4%
Avg. Number of Persons per Census Family	#	3.1	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$530		\$628	
Gross Rent/Major Payments				
>=30% of Household Income	#	160,975 30.6%	#	105,950 13.8%
Household Maintainer Age 65+	#	84,880 16.2%	#	120,025 15.6%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		10.3%
All Unattached Individuals		32.5%
Total		16.8%
Private Household Average Income	42,986	
% Change 1980-1985	49.9%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	



**4. POPULATION CHARACTERISTICS (1986 Census)**

<b>Mobility Status</b>		
Non-Movers in last 5 years	# 1,689,130	53.8%
Movers in last 5 years	# 1,761,635	56.1%
Non-Migrants	# 954,435	54.2%
Migrants	# 807,200	45.8%
Post 1966 Immigrants as % of Total Population	# 705,905	18.9%
<b>Population 15 years and over by:</b>		
Unemployment Rate		5.5%
15-24 years		10.1%
25 years and over		4.3%

**5. RENTAL VACANCY RATES (CMHC data)  
(in privately initiated building Zones )**

Apartment Buildings of 6 or More Units  
 NA %, NA vacant units October 1990  
 NA % - NA % Range over past 4 years

Apartment Buildings of 3-5 Units  
 NA %, NA vacant units October 1990  
 NA % - NA % Range over past 4 years

Row Housing  
 NA %, NA vacant units October 1990  
 NA % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
AND COMPLETIONS (CMHC data)**

Completions	1981-1988**	
Freehold	669 units	7.7%
Condominium	2,581 units	29.5%
Private Market Rental	2,823 units	32.3%
Non-Profit and Co-op	2,666 units	30.5%
Starts	1987 - June 1990	
Freehold	1,181 units	7.0%
Condominium	11,033 units	65.5%
Private Market Rental	2,090 units	12.4%
Non-Profit and Co-op	2,541 units	15.1%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	20,719 units	52.4%
Condominium	3,199 units	8.1%
Private Market Rental	1,543 units	3.9%
Non-Profit and Co-op	14,056 units	35.6%
Total	39,517 units	

**8. Real Estate Board AVERAGE RESALE PRICES  
(residential only, Zones TREB, OREB, & Burlington)**

	Average Prices	12 Mo. Change
1989	\$260,702	19.5%
1988	\$218,127	19.4%
1987	\$182,696	34.6%

\* 1 Family Households Without Additional Persons

\*\*Durham Region Data for 1981-83 not available and therefore not included.

# Area Profile: GREATER TORONTO WATERFRONT

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	366,197	
% Change 1981-86			3.9%
Seniors (age 55+)	#	75,135	20.5%
Total Occupied Private Dwellings	#	136,755	
Owned	#	77,105	56.4%
Rented	#	59,685	43.6%
Single Detached Dwellings	#	62,485	45.7%
Apartment with 5 or more storeys	#	34,505	25.2%
Apartment with less than 5 storeys	#	21,740	15.9%
All others	#	18,025	13.2%
Dwellings By Period of Construction			
Before 1946	#	27,305	20.0%
1946-1960	#	35,945	26.3%
1961-1970	#	33,135	24.2%
1971-1980	#	31,320	22.9%
1981-1986	#	9,070	6.6%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	310	0.5%
Apartment with 5 or more storeys	#	1,430	4.2%
All Others	#	1,055	2.7%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	136,755	
Non-Family Household	#	39,445	28.8%
1 Census Family	#	95,465	69.8%
2 or More Census Families	#	1,840	1.3%
Average Number of Persons per Household	#	2.6	
Census Families in Private Households	#	99,190	
Families with Children at Home	#	64,060	64.6%
Husband-Wife Families	#	50,915	79.5%
Lone Parent Families	#	13,145	20.5%
Avg. Number of Persons per Census Family	#	2.9	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$501		\$623	
Gross Rent/Major Payments				
>=30% of Household Income	#	18,665 31.5%	#	9,750 12.7%
Household Maintainer Age 65+	#	9,040 15.3%	#	13,475 17.6%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		10.7%
All Unattached Individuals		33.5%
Total		18.0%
Private Household Average Income	\$40,864	
% Change 1980-1985	NA%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	

**4. POPULATION CHARACTERISTICS (1986 Census)****Mobility Status**

Non-Movers in last 5 years	#	180,905	53.4%
Movers in last 5 years	#	157,710	46.6%
Non-Migrants	#	86,115	54.6%
Migrants	#	71,600	45.4%

Post 1966 Immigrants as % of Total Population	#	49,480	13.5%
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**Population 15 years and over by:**

Unemployment Rate			5.8%
15-24 years			10.5%
25 years and over			4.7%

**5. RENTAL VACANCY RATES (CMHC data)**

(in privately initiated building Zones )

**Apartment Buildings of 6 or More Units**

NA %, NA vacant units October 1990

NA % - NA % Range over past 4 years

**Apartment Buildings of 3-5 Units**

NA %, NA vacant units October 1990

NA % - NA % Range over past 4 years

**Row Housing**

NA %, NA vacant units October 1990

NA % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS**

AND COMPLETIONS (CMHC data)

Completions	1981-1988	
Freehold	61 units	5.4%
Condominium	441 units	39.2%
Private Market Rental	221 units	19.7%
Non-Profit and Co-op	401 units	35.7%

**Starts** 1987 - June 1990

Freehold	84 units	3.1%
Condominium	2,277 units	84.8%
Private Market Rental	176 units	6.6%
Non-Profit and Co-op	148 units	5.5%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	NA units	NA%
Condominium	2,359 units	NA%
Private Market Rental	45 units	NA%
Non-Profit and Co-op	51 units	NA%
Total	NA units	

**8. Real Estate Board AVERAGE RESALE PRICES**

(residential only, all waterfront zones except Burlington, Oakville, Ajax, Newcastle)

	Average Prices	12 Mo. Change
1989	\$235,457	15.3%
1988	\$204,277	19.4%
1987	\$171,157	34.1%

\* 1 Family Households Without Additional Persons



# Municipal Profile: HALTON REGION

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	271,389	
% Change 1981-86			6.9%
Seniors (age 55+)	#	48,395	17.8%
Total Occupied Private Dwellings	#	89,830	
Owned	#	66,005	73.5%
Rented	#	23,825	26.5%
Single Detached Dwellings	#	58,830	65.5%
Apartments with 5 or more storeys	#	13,725	15.3%
Apartments with less than 5 storeys	#	4,905	5.5%
All others	#	12,370	13.8%
Dwellings By Period of Construction			
Before 1946	#	7,655	8.5%
1946-1960	#	19,030	21.2%
1961-1970	#	22,220	24.7%
1971-1980	#	31,050	34.6%
1981-1986	#	9,875	11.0%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	245	0.4%
Apartments with 5 or more storeys	#	75	0.5%
All Others	#	235	1.4%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	89,830	
Non-Family Household	#	15,510	17.3%
1 Census Family	#	73,190	81.5%
2 or More Census Families	#	1,140	1.3%
Average Number of Persons per Household	#	3.0	
Census Families in Private Households	#	75,480	
Families with Children at Home	#	52,065	69.0%
Husband-Wife Families	#	45,370	87.1%
Lone Parent Families	#	6,695	12.9%
Avg. Number of Persons per Census Family	#	3.2	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$540		\$673	
Gross Rent/Major Payments				
>=30% of Household Income	#	6,510 27.5%	#	7,755 11.9%
Household Maintainer Age 65+	#	5,205 22.0%	#	8,025 12.3%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		5.3%
All Unattached Individuals		27.8%
Total		9.7%
Private Household Average Income	\$48,354	
% Change 1980-1985	50.1%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	

**4. POPULATION CHARACTERISTICS (1986 Census)**

<b>Mobility Status</b>			
Non-Movers in last 5 years	#	138,335	55.2%
Movers in last 5 years	#	112,325	44.8%
Non-Migrants	#	52,390	46.6%
Migrants	#	59,940	53.4%
Post 1966 Immigrants as % of Total Population	#	27,180	10.0%
<b>Population 15 years and over by:</b>			
Unemployment Rate			4.8%
15-24 years			9.3%
25 years and over			3.5%

**5. RENTAL VACANCY RATES (CMHC data)**  
 (in privately initiated building Zones 23, 29, Hamilton 8)

Apartment Buildings of 6 or More Units  
 0.8 %, 103 vacant units October 1990  
 NA % - NA % Range over past 4 years

Apartment Buildings of 3-5 Units  
 1.3 %, 6 vacant units October 1990  
 NA % - NA % Range over past 4 years

Row Housing  
 0.3 %, 7 vacant units October 1990  
 NA % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
 AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	152 units	24.0%
Condominium	212 units	33.5%
Private Market Rental	140 units	22.1%
Non-Profit and Co-op	80 units	12.6%
Unknown	49 units	7.7%
Starts	1987 - June 1990	
Freehold	281 units	19.4%
Condominium	980 units	67.7%
Private Market Rental	135 units	9.3%
Non-Profit and Co-op	52 units	3.6%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	2,550 units	74.6%
Condominium	675 units	19.7%
Private Market Rental	66 units	1.9%
Non-Profit and Co-op	127 units	3.7%
Total	3,418 units	

**8. Real Estate Board AVERAGE RESALE PRICES**  
 (residential only, Zones )

	Average Prices	12 Mo. Change
1989	\$ NA	NA%
1988	\$ NA	NA%
1987	\$ NA	NA%

\* 1 Family Households Without Additional Persons

# Area Profile: HALTON WATERFRONT

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	73,103	
% Change 1981-86			1.6%
Seniors (age 55+)	#	18,210	24.9%
Total Occupied Private Dwellings	#	26,725	
Owned	#	17,985	67.3%
Rented	#	8,740	32.7%
Single Detached Dwellings	#	16,395	61.3%
Apartments with 5 or more storeys	#	6,920	25.9%
Apartments with less than 5 storeys	#	1,340	5.0%
All others	#	2,070	7.7%
Dwellings By Period of Construction			
Before 1946	#	2,535	9.5%
1946-1960	#	7,515	28.1%
1961-1970	#	7,865	29.4%
1971-1980	#	6,940	26.0%
1981-1986	#	1,875	7.0%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	40	0.2%
Apartments with 5 or more storeys	#	45	0.6%
All Others	#	15	0.4%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	26,720	
Non-Family Household	#	5,985	22.4%
1 Census Family	#	20,510	76.8%
2 or More Census Families	#	225	0.8%
Average Number of Persons per Household	#	2.7	
Census Families in Private Households	#	20,975	
Families with Children at Home	#	12,990	61.9%
Husband-Wife Families	#	11,030	84.9%
Lone Parent Families	#	1,960	15.1%
Avg. Number of Persons per Census Family	#	2.7	

	All Private Households					
	Renters			Owners		
Average Gross Rent/Major Payments (Monthly)*		\$540			\$638	
Gross Rent/Major Payments						
>=30% of Household Income	#	2,560	29.5%	#	1,785	9.9%
Household Maintainer Age 65+	#	2,075	23.9%	#	3,240	18.0%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		6.0%
All Unattached Individuals		26.9%
Total		11.3%
Private Household Average Income	\$49,484	
% Change 1980-1985	NA%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	



**4. POPULATION CHARACTERISTICS (1986 Census)**

Mobility Status			
Non-Movers in last 5 years	#	40,155	58.4%
Movers in last 5 years	#	28,580	41.6%
Non-Migrants	#	13,430	47.0%
Migrants	#	15,165	53.1%
Post 1966 Immigrants as % of Total Population	#	6,915	9.5%
Population 15 years and over by:			
Unemployment Rate			4.8%
15-24 years			10.2%
25 years and over			3.5%

**5. RENTAL VACANCY RATES (CMHC data)**  
 (in privately initiated building Zones 23, Hamilton 8)

Apartment Buildings of 6 or More Units  
 0.8 %, 100 vacant units October 1990  
 NA % - NA % Range over past 4 years

Apartment Buildings of 3-5 Units  
 1.5 %, 5 vacant units October 1990  
 NA % - NA % Range over past 4 years

Row Housing  
 0.3 %, 7 vacant units October 1990  
 0.0 % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
 AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	24 units	10.2%
Condominium	158 units	67.2%
Private Market Rental	53 units	22.6%
Non-Profit and Co-op	0 units	0.0%
Starts	1987 - June 1990	
Freehold	46 units	10.3%
Condominium	367 units	82.5%
Private Market Rental	17 units	3.8%
Non-Profit and Co-op	15 units	3.4%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	NA units	NA%
Condominium	169 units	NA%
Private Market Rental	26 units	NA%
Non-Profit and Co-op	51 units	NA%
Total	NA units	

**8. Real Estate Board AVERAGE RESALE PRICES**  
 (residential only, Zones )

	Average Prices	12 Mo. Change
1989	\$ NA	NA%
1988	\$ NA	NA%
1987	\$ NA	NA%

\* 1 Family Households Without Additional Persons

# Municipal Profile: PEEL REGION

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	592,169	
% Change 1981-86			20.7%
Seniors (age 55+)	#	73,395	12.4%
Total Occupied Private Dwellings	#	185,870	
Owned	#	125,665	67.6%
Rented	#	60,200	32.4%
Single Detached Dwellings	#	86,910	46.8%
Apartments with 5 or more storeys	#	42,915	23.1%
Apartments with less than 5 storeys	#	9,045	4.9%
All others	#	47,000	25.3%
Dwellings By Period of Construction			
Before 1946	#	6,955	3.7%
1946-1960	#	17,710	9.5%
1961-1970	#	41,905	22.5%
1971-1980	#	82,945	44.6%
1981-1986	#	36,360	19.6%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	795	0.9%
Apartments with 5 or more storeys	#	1,470	3.4%
All Others	#	1,310	2.3%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	185,870	
Non-Family Household	#	30,405	16.4%
1 Census Family	#	150,805	81.1%
2 or More Census Families	#	4,665	2.5%
Average Number of Persons per Household	#	3.2	
Census Families in Private Households	#	160,295	
Families with Children at Home	#	117,155	73.1%
Husband-Wife Families	#	100,900	86.1%
Lone Parent Families	#	16,255	13.9%
Avg. Number of Persons per Census Family	#	3.3	

All Private Households					
			Renters	Owners	
Average Gross Rent/Major Payments (Monthly)*			\$584	\$699	
Gross Rent/Major Payments					
>=30% of Household Income	#	16,575	27.7%	#	17,590 14.1%
Household Maintainer Age 65+	#	6,755	11.3%	#	9,460 7.6%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		7.0%
All Unattached Individuals		25.7%
Total		10.7%
Private Household Average Income	\$46,630	
% Change 1980-1985	48.0%	
CPI All Items Toronto CMA		
% Change June 1980-June 1985	44.8%	

**4. POPULATION CHARACTERISTICS (1986 Census)**

<b>Mobility Status</b>		
Non-Movers in last 5 years	#	253,485 46.8%
Movers in last 5 years	#	287,775 53.2%
Non-Migrants	#	142,825 49.6%
Migrants	#	144,950 50.4%
Post 1966 Immigrants as % of Total Population	#	110,855 18.7%
<b>Population 15 years and over by: .</b>		
Unemployment Rate		4.7%
15-24 years		9.3%
25 years and over		3.5%

**5. RENTAL VACANCY RATES (CMHC data)**  
 (in privately initiated building Zones 18, 19, 20, 21, 22, 24)

Apartment Buildings of 6 or More Units  
 1.9 %, 731 vacant units October 1990  
 NA % - NA % Range over past 4 years

Apartment Buildings of 3-5 Units  
 1.8 %, 5 vacant units October 1990  
 NA % - NA % Range over past 4 years

Row Housing  
 2.8 %, 92 vacant units October 1990  
 NA % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
 AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	249 units	10.0%
Condominium	430 units	17.3%
Private Market Rental	1,334 units	53.7%
Non-Profit and Co-op	452 units	18.2%
Unknown	18 units	0.7%
Starts	1987 - June 1990	
Freehold	608 units	12.9%
Condominium	2,764 units	58.6%
Private Market Rental	860 units	18.2%
Non-Profit and Co-op	485 units	10.3%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	4,892 units	50.1%
Condominium	3,728 units	38.2%
Private Market Rental	682 units	0.7%
Non-Profit and Co-op	454 units	4.7%
Total	9,756 units	

**8. Real Estate Board AVERAGE RESALE PRICES**  
 (residential only, Zones )

	Average Prices	12 Mo. Change
1989	\$ NA	NA%
1988	\$ NA	NA%
1987	\$ NA	NA%

\* 1 Family Households Without Additional Persons



# Area Profile: PEEL WATERFRONT

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	30,043	
% Change 1981-86			4.4%
Seniors (age 55+)	#	5,340	17.8%
Total Occupied Private Dwellings	#	11,635	
Owned	#	5,505	47.3%
Rented	#	6,115	52.6%
Single Detached Dwellings	#	3,790	32.6%
Apartments with 5 or more storeys	#	4,955	42.6%
Apartments with less than 5 storeys	#	1,340	11.5%
All others	#	1,550	13.3%
Dwellings By Period of Construction			
Before 1946	#	1,155	9.9%
1946-1960	#	2,270	19.5%
1961-1970	#	3,380	29.1%
1971-1980	#	4,250	36.5%
1981-1986	#	570	4.9%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	20	0.5%
Apartments with 5 or more storeys	#	120	2.4%
All Others	#	55	1.9%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	11,625	
Non-Family Household	#	3,535	30.4%
1 Census Family	#	7,935	68.3%
2 or More Census Families	#	155	1.3%
Average Number of Persons per Household	#	2.6	
Census Families in Private Households	#	8,255	
Families with Children at Home	#	5,125	62.1%
Husband-Wife Families	#	4,025	78.5%
Lone Parent Families	#	1,100	21.5%
Avg. Number of Persons per Census Family	#	2.9	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$516		\$650	
Gross Rent/Major Payments				
>=30% of Household Income	#	1,765 29.0%	#	685 12.5%
Household Maintainer Age 65+	#	815 13.4%	#	845 15.4%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		10.2%
All Unattached Individuals		28.9%
Total		16.5%
Private Household Average Income	\$41,926	
% Change 1980-1985	NA%	
CPI All Items Toronto CMA		
% Change June 1980-June 1985	44.8%	

**4. POPULATION CHARACTERISTICS (1986 Census)**

<b>Mobility Status</b>			
Non-Movers in last 5 years	#	12,870	46.2%
Movers in last 5 years	#	14,995	53.8%
Non-Migrants	#	7,675	51.2%
Migrants	#	7,320	48.8%
Post 1966 Immigrants as % of Total Population	#	4,080	13.6%
<b>Population 15 years and over by:</b>			
Unemployment Rate			4.7%
15-24 years			8.5%
25 years and over			3.6%

**5. RENTAL VACANCY RATES (CMHC data)  
(in privately initiated building Zone 18)**

Apartment Buildings of 6 or More Units  
 0.6 %, 67 vacant units October 1990  
 0.1 % - 0.6 % Range over past 4 years

Apartment Buildings of 3-5 Units  
 3.0 %, 4 vacant units October 1990  
 0.0 % - 3.0 % Range over past 4 years

Row Housing  
 8.5 %, 37 vacant units October 1990  
 0.0 % - 8.5 % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
AND COMPLETIONS (CMHC data)**

<b>Completions</b>		<b>1981-1988</b>	
Freehold	13 units		21.0%
Condominium	31 units		50.0%
Private Market Rental	18 units		29.0%
Non-Profit and Co-op	0 units		0.0%
<b>Starts</b>		<b>1987 - June 1990</b>	
Freehold	8 units		5.8%
Condominium	129 units		94.2%
Private Market Rental	0 units		0.0%
Non-Profit and Co-op	0 units		0.0%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

		<b>1989</b>	
Freehold	NA units		NA%
Condominium	0 units		NA%
Private Market Rental	0 units		NA%
Non-Profit and Co-op	0 units		NA%
Total	NA units		

**8. Toronto Real Estate Board AVERAGE RESALE PRICES  
(residential only, Zones W12, W13)**

	<b>Average Prices</b>	<b>12 Mo. Change</b>
1989	\$249,197	17.0%
1988	\$212,899	17.4%
1987	\$181,269	34.8%

\* 1 Family Households Without Additional Persons

# Municipal Profile: METRO TORONTO

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	2,192,721	
% Change 1981-86			2.6%
Seniors (age 55+)	#	488,795	22.3%
Total Occupied Private Dwellings	#	816,445	
Owned	#	413,650	50.7%
Rented	#	402,790	49.3%
Single Detached Dwellings	#	281,020	34.4%
Apartments with 5 or more storeys	#	280,485	34.4%
Apartments with less than 5 storeys	#	108,365	13.3%
All others	#	146,575	18.0%
Dwellings By Period of Construction			
Before 1946	#	180,200	22.1%
1946-1960	#	207,915	25.5%
1961-1970	#	204,700	25.1%
1971-1980	#	176,725	21.6%
1981-1986	#	46,900	5.7%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	3,185	1.1%
Apartments with 5 or more storeys	#	12,890	4.6%
All Others	#	9,855	3.9%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	816,440	
Non-Family Household	#	265,715	32.5%
1 Census Family	#	531,840	65.1%
2 or More Census Families	#	18,885	2.3%
Average Number of Persons per Household	#	2.6	
Census Families in Private Households	#	570,335	
Families with Children at Home	#	372,375	65.3%
Husband-Wife Families	#	287,555	77.2%
Lone Parent Families	#	84,820	22.8%
Avg. Number of Persons per Census Family	#	3.0	

				All Private Households			
				Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*				\$516		\$570	
Gross Rent/Major Payments							
>=30% of Household Income	#	124,180	31.2%	#	57,140	13.9%	
Household Maintainer Age 65+	#	65,620	16.5%	#	83,195	20.2%	

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		13.1%
All Unattached Individuals		33.8%
Total		20.5%
Private Household Average Income	\$40,493	
% Change 1980-1985	47.4%	
CPI All Items Toronto CMA		
% Change June 1980-June 1985	44.8%	



**4. POPULATION CHARACTERISTICS (1986 Census)****Mobility Status**

Non-Movers in last 5 years	#	1,142,670	56.0%
Movers in last 5 years	#	899,535	44.0%
Non-Migrants	#	548,860	61.0%
Migrants	#	350,670	39.0%

Post 1966 Immigrants as % of Total Population	#	509,710	23.2%
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**Population 15 years and over by:**

Unemployment Rate			6.0%
15-24 years			10.6%
25 years and over			4.8%

**5. RENTAL VACANCY RATES (CMHC data)**  
 (in privately initiated building Zones 1 - 17)

Apartment Buildings of 6 or More Units  
 0.6 %, 1514 vacant units October 1990  
 0.1 % - 0.6 % Range over past 4 years

Apartment Buildings of 3-5 Units  
 3.4 %, 314 vacant units October 1990  
 0.6 % - 3.4 % Range over past 4 years

Row Housing  
 0.6 %, 35 vacant units October 1990  
 0.2 % - 0.6 % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
 AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	199 units	3.9%
Condominium	1,861 units	36.1%
Private Market Rental	1,095 units	21.2%
Non-Profit and Co-op	2,007 units	38.9%
Starts	1987 - June 1990	
Freehold	103 units	1.1%
Condominium	6,555 units	71.3%
Private Market Rental	825 units	9.0%
Non-Profit and Co-op	1,711 units	18.6%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	2,376 units	20.9%
Condominium	6,730 units	59.3%
Private Market Rental	300 units	2.6%
Non-Profit and Co-op	1,952 units	17.2%
Total	11,358 units	

**8. Toronto Real Estate Board AVERAGE RESALE PRICES**  
 (residential only, Zones whole Toronto Real Estate Board Area†)

	Average Prices	12 Mo. Change
1989	\$273,698	19.2%
1988	\$229,635	21.4%
1987	\$189,105	36.1%

\* 1 Family Households Without Additional Persons

† May not match precise boundary of geographic area.

# Area Profile: METRO WATERFRONT

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	191,898	
% Change 1981-86			3.9%
Seniors (age 55+)	#	42,395	22.1%
Total Occupied Private Dwellings	#	75,985	
Owned	#	37,215	49.0%
Rented	#	38,805	51.1%
Single Detached Dwellings	#	29,775	39.2%
Apartments with 5 or more storeys	#	19,895	26.2%
Apartments with less than 5 storeys	#	17,580	23.1%
All others	#	8,735	11.5%
Dwellings By Period of Construction			
Before 1946	#	21,885	28.8%
1946-1960	#	22,425	29.5%
1961-1970	#	15,910	20.9%
1971-1980	#	11,525	15.2%
1981-1986	#	4,250	5.6%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	180	0.6%
Apartments with 5 or more storeys	#	1,230	6.2%
All Others	#	920	3.5%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	75,990	
Non-Family Household	#	26,800	35.3%
1 Census Family	#	48,095	63.3%
2 or More Census Families	#	1,105	1.5%
Average Number of Persons per Household	#	2.5	
Census Families in Private Households	#	50,310	
Families with Children at Home	#	31,490	62.6%
Husband-Wife Families	#	23,790	75.5%
Lone Parent Families	#	7,700	24.5%
Avg. Number of Persons per Census Family	#	2.9	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$490		\$613	
Gross Rent/Major Payments				
>=30% of Household Income	#	12,400 32.2%	#	5,335 14.4%
Household Maintainer Age 65+	#	5,555 14.4%	#	7,790 21.1%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		12.5%
All Unattached Individuals		35.5%
Total		21.3%
Private Household Average Income	\$37,685	
% Change 1980-1985	NA%	
CPI All Items Toronto CMA		
% Change June 1980-June 1985	44.8%	

**4. POPULATION CHARACTERISTICS (1986 Census)**

<b>Mobility Status</b>			
Non-Movers in last 5 years	#	94,220	53.1%
Movers in last 5 years	#	83,385	47.0%
Non-Migrants	#	51,190	61.4%
Migrants	#	32,190	38.6%
Post 1966 Immigrants as % of Total Population	#	32,410	16.9%
<b>Population 15 years and over by:</b>			
Unemployment Rate			6.3%
15-24 years			10.6%
25 years and over			5.3%

**5. RENTAL VACANCY RATES (CMHC data)**  
 (in privately initiated building Zones 1, 2, 4, 5, 10, 12)

Apartment Buildings of 6 or More Units  
 1.1 %, 946 vacant units October 1990  
 NA % - NA % Range over past 4 years

Apartment Buildings of 3-5 Units  
 4.4 %, 228 vacant units October 1990  
 NA % - NA % Range over past 4 years

Row Housing  
 1.2 %, 13 vacant units October 1990  
 NA % - NA % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS  
 AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	20 units	2.8%
Condominium	246 units	34.8%
Private Market Rental	102 units	14.4%
Non-Profit and Co-op	339 units	47.9%
Starts	1987 - June 1990	
Freehold	13 units	0.7%
Condominium	1,526 units	86.2%
Private Market Rental	109 units	6.2%
Non-Profit and Co-op	123 units	6.9%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	NA units	NA%
Condominium	1,689 units	NA%
Private Market Rental	1 units	NA%
Non-Profit and Co-op	0 units	NA%
Total	NA units	

**8. Toronto Real Estate Board AVERAGE RESALE PRICES**  
 (residential only, Zones W1, W6, C1, C8, E1, E2, E6, E8, E10)

	Average Prices	12 Mo. Change
1989	\$252,560	13.1%
1988	\$223,292	24.6%
1987	\$179,228	35.9%

\* 1 Family Households Without Additional Persons



# Municipal Profile: DURHAM REGION

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	326,179	
% Change 1981-86			15.0%
Seniors (age 55+)	#	51,650	15.8%
Total Occupied Private Dwellings	#	106,655	
Owned	#	79,440	74.5%
Rented	#	27,205	25.5%
Single Detached Dwellings	#	71,070	66.6%
Apartment with 5 or more storeys	#	9,255	8.7%
Apartment with less than 5 storeys	#	8,300	7.8%
All others	#	18,030	16.9%
Dwellings By Period of Construction			
Before 1946	#	17,395	16.3%
1946-1960	#	18,575	17.4%
1961-1970	#	20,085	18.8%
1971-1980	#	33,945	31.8%
1981-1986	#	16,650	15.6%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	325	0.5%
Apartment with 5 or more storeys	#	85	0.9%
All Others	#	285	1.1%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	106,650	
Non-Family Household	#	18,240	17.1%
1 Census Family	#	86,935	81.5%
2 or More Census Families	#	1,480	1.4%
Average Number of Persons per Household	#	3.0	
Census Families in Private Households	#	89,925	
Families with Children at Home	#	63,030	70.1%
Husband-Wife Families	#	54,280	86.1%
Lone Parent Families	#	8,750	13.9%
Avg. Number of Persons per Census Family	#	3.2	

	All Private Households			
	Renters		Owners	
Average Gross Rent/Major Payments (Monthly)*	\$518		\$623	
Gross Rent/Major Payments				
>=30% of Household Income	#	8,585 31.9%	#	9,775 12.5%
Household Maintainer Age 65+	#	4,455 16.6%	#	10,220 13.1%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		7.6%
All Unattached Individuals		30.8%
Total		12.2%
Private Household Average Income	\$42,106	
% Change 1980-1985	54.6%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	

**4. POPULATION CHARACTERISTICS (1986 Census)****Mobility Status**

Non-Movers in last 5 years	#	150,595	50.9%
Movers in last 5 years	#	145,440	49.1%
Non-Migrants	#	65,800	45.2%
Migrants	#	79,645	54.8%

Post 1966 Immigrants as % of Total Population	#	23,615	7.2%
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**Population 15 years and over by:**

Unemployment Rate			5.6%
15-24 years			11.5%
25 years and over			4.0%

**5. RENTAL VACANCY RATES (CMHC data)****(in privately initiated building Zones 28, Oshawa 1-5)**

Apartment Buildings of 6 or More Units  
 2.6 %, 313 vacant units October 1990  
 0.1 % - 2.6 % Range over past 4 years

Apartment Buildings of 3-5 Units  
 5.0 %, 36 vacant units October 1990  
 0.7 % - 5.0 % Range over past 4 years

Row Housing  
 4.9 %, 85 vacant units October 1990  
 0.0 % - 4.9 % Range over past 4 years

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	68 units	11.6%
Condominium	79 units	13.4%
Private Market Rental	253 units	43.0%
Non-Profit and Co-op	128 units	21.8%
Unknown	60 units	10.2%
Starts	1987 - June 1990	
Freehold	189 units	12.7%
Condominium	733 units	49.4%
Private Market Rental	270 units	18.2%
Non-Profit and Co-op	293 units	19.7%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	4,487 units	77.3%
Condominium	900 units	15.5%
Private Market Rental	108 units	1.9%
Non-Profit and Co-op	312 units	5.4%
Total	5,807 units	

**8. Oshawa Real Estate Board AVERAGE RESALE PRICES****(residential only, Zones 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, E12, E13, E14)**

	Average Prices	12 Mo. Change
1989	\$197,520	21.6%
1988	\$162,418	15.5%
1987	\$140,639	32.1%

\* 1 Family Households Without Additional Persons

# Area Profile: DURHAM WATERFRONT

## 1. POPULATION AND HOUSING STOCK (1986 Census)

Total Population	#	71,153	
% Change 1981-86			6.4%
Seniors (age 55+)	#	9,190	12.9%
Total Occupied Private Dwellings	#	22,410	
Owned	#	16,400	73.2%
Rented	#	6,025	26.9%
Single Detached Dwellings	#	12,525	55.9%
Apartments with 5 or more storeys	#	2,735	12.2%
Apartments with less than 5 storeys	#	1,480	6.6%
All others	#	5,670	25.3%
Dwellings By Period of Construction			
Before 1946	#	1,730	7.7%
1946-1960	#	3,735	16.7%
1961-1970	#	5,980	26.7%
1971-1980	#	8,605	38.4%
1981-1986	#	2,375	10.6%
Average Number of Persons per Room			
1.1 or more:			
Single Detached Dwellings	#	70	0.6%
Apartments with 5 or more storeys	#	35	1.3%
All Others	#	65	0.9%

## 2. HOUSEHOLD AND CENSUS FAMILY CHARACTERISTICS (1986 Census)

Total Private Households	#	22,420	
Non-Family Household	#	3,125	13.9%
1 Census Family	#	18,925	84.4%
2 or More Census Families	#	355	1.6%
Average Number of Persons per Household	#	3.1	
Census Families in Private Households	#	19,650	
Families with Children at Home	#	14,455	73.6%
Husband-Wife Families	#	12,070	83.5%
Lone Parent Families	#	2,385	16.5%
Avg. Number of Persons per Census Family	#	3.1	

				All Private Households					
				Renters		Owners			
Average Gross Rent/Major Payments (Monthly)*				\$495		\$620			
Gross Rent/Major Payments									
>=30% of Household Income				#	1,940	32.5%	#	1,945	11.9%
Household Maintainer Age 65+				#	595	10.0%	#	1,600	9.8%

## 3. 1985 INCOME CHARACTERISTICS (1986 Census)

Incidence of Low Income (%)		1985
All Economic Families		10.5%
All Unattached Individuals		33.6%
Total		14.3%
Private Household Average Income	\$41,633	
% Change 1980-1985	NA%	
CPI All Items Ontario		
% Change June 1980-June 1985	44.0%	



**4. POPULATION CHARACTERISTICS (1986 Census)****Mobility Status**

Non-Movers in last 5 years	#	33,660	52.3%
Movers in last 5 years	#	30,750	47.7%
Non-Migrants	#	13,820	44.9%
Migrants	#	16,925	55.0%

Post 1966 Immigrants as % of Total Population	#	6,075	8.5%
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**Population 15 years and over by:**

Unemployment Rate			6.3%
15-24 years			11.5%
25 years and over			4.8%

**5. RENTAL VACANCY RATES (CMHC data)**

(in privately initiated building Zones )

**Apartment Buildings of 6 or More Units**

NA %, NA vacant units October 1990	
NA % - NA % Range over past 4 years	

**Apartment Buildings of 3-5 Units**

NA %, NA vacant units October 1990	
NA % - NA % Range over past 4 years	

**Row Housing**

NA %, NA vacant units October 1990	
NA % - NA % Range over past 4 years	

**6. AVERAGE ANNUAL ROW AND APARTMENT HOUSING STARTS AND COMPLETIONS (CMHC data)**

Completions	1981-1988	
Freehold	5 units	4.1%
Condominium	5 units	4.1%
Private Market Rental	49 units	40.2%
Non-Profit and Co-op	63 units	51.6%
Starts	1987 - June 1990	
Freehold	17 units	5.1%
Condominium	255 units	76.6%
Private Market Rental	50 units	15.0%
Non-Profit and Co-op	11 units	3.3%

**7. TOTAL HOUSING STARTS ALL TYPES (CMHC data)**

	1989	
Freehold	NA units	NA%
Condominium	501 units	NA%
Private Market Rental	18 units	NA%
Non-Profit and Co-op	0 units	NA%
Total	NA units	

**8. Oshawa Real Estate Board AVERAGE RESALE PRICES (residential only, Zones 4, 5, 8, 9, E12)**

	Average Prices	12 Mo. Change
1989	\$168,741	20.6%
1988	\$139,969	11.4%
1987	\$125,644	28.1%

\* 1 Family Households Without Additional Persons



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## ***Appendices***





# **APPENDIX A**

## **WATERFRONT AREA DEFINITIONS**

The attached Map A.1 shows the geographic boundaries of the Greater Toronto waterfront area. Our definition of the waterfront area, while admittedly not a scientific exercise, was based on the following rules of thumb:

- Generally, census tracts were not divided. However, where it was necessary to divide a census tract the most reasonable census enumeration area boundary, as defined by Statistics Canada, was used to split the tract.
- Existing neighbourhood boundaries were respected as much as possible. These boundaries were defined by community and ratepayer groups, and local planning officials were consulted concerning the reasonableness of the boundaries chosen.
- In general, census tracts beyond the second tier of tracts from the water's edge were excluded. However, in some cases one census tract north of the water's edge was sufficient given the geographic extent of each tract.
- Neighbourhoods that either have a strong orientation to the waterfront or the potential for such an orientation were included.

A general description of the waterfront area boundaries by region and a listing of census tracts and enumeration areas included in our delineation of waterfront areas is provided below.

### **THE HALTON/PEEL WATERFRONT AREA**

The Halton waterfront comprises some 32 kilometres of Lake Ontario shoreline and extends a further 5 kilometers along the edge of Burlington Bay, while the Peel waterfront stretches 15 kilometres along the lake.

#### **Regional Municipality of Halton Waterfront**

In the City of Burlington, Plains Road was chosen as the northern boundary of the waterfront area for the Hamilton Harbour section of the city. This boundary extends from the junction of Spring Gardens Road in the west, to Brant Street in the east, then extends south along Brant and east along Victoria Avenue. The boundary

then jogs south along Lorne Street and continues east along New Street to the Oakville border, where New Street becomes Rebecca Street.

The boundary of Oakville's waterfront area begins in the east along Rebecca Street, and extends west to John Street where it follows Sixteen Mile Creek to Sumner Ave. From Sumner the boundary jogs north then east to Chartwell Rd. then along the CN rail line to the Mississauga border.

By municipality, the following census tracts (CT's) and smaller enumeration areas (EA's) were included in the delineation of the Halton waterfront area:

Burlington: 11 census tracts comprising:

CT 202	CT 206	CT 219
CT 203	CT 213	CT 220
CT 204	CT 215	CT 221
CT 205	CT 216	

Oakville: 8 census tracts comprising 6 full tracts plus parts of 2 others

CT 601	CT 610.01
CT 604	CT 610.02
CT 605	
CT 609	
CT 600 (Part) EA's 002, 029, 033, 051, 077 & 078	
CT 602 (Part) EA's 057 & 056	

Two census tracts in Oakville, were split because of their geographic division by the Canadian National Railway. The portions north of the rail line lack reasonable access to the waterfront and were therefore excluded from the waterfront area.

## **Regional Municipality Of Peel Waterfront**

The Peel Region waterfront is located entirely within the City of Mississauga. The CN Rail tracks serve as the northern boundary for the City and Region waterfront area. The CN Rail tracks also form the northern boundary of the first tier of census tracts from the water's edge, and act as a physical barrier separating Mississauga's waterfront neighbourhoods from the adjoining urban fabric. It should be noted, however, that the City of Mississauga's Draft Waterfront Plan uses Lakeshore Blvd., to the south of the CN tracks, as its waterfront boundary.



The following census tracts (CT's) were included in the delineation of the Peel Region waterfront area.

Mississauga: 6 census tracts comprising

CT 500.01	CT 501.02
CT 500.02	CT 540.01
CT 501.01	CT 540.02

## ***THE METRO TORONTO WATERFRONT AREA***

The Metro Toronto waterfront comprises some 47 kilometers of Lake Ontario shoreline.

While this waterfront area was previously defined in the Royal Commission's *Housing and Neighbourhoods Report: The Livable Waterfront* (1989), several changes have since been made to that definition. In particular, the Humber side area of Etobicoke, and the High Park/Swansea and Parkside areas of Toronto have been added to the defined waterfront area.

In the census tract listing which follow our description of waterfront area boundaries, census tracts that have been added are identified with square brackets [ ] while those that have been redefined are identified with round brackets ( ).

In the City of Etobicoke the CN rail line was chosen as the principal northern boundary of the waterfront area. However, the boundary jogs further north at the Humber River and follows an irregular pattern back to Park Lawn Drive then north to Glenaden Ave., so as to include communities adjacent to the Humber River.

In the City of Toronto the northern boundary of the waterfront follows Bloor Street over to Parkside Drive. It jogs south at Parkside, then easterly to and along the CN tracks. Front Street and Eastern Ave. form the northern boundary in the central area of the City, with Old Kingston Road forming the boundary in the eastern portion.

In the City of Scarborough the waterfront boundary extends north along Victoria Park Ave. to the CN tracks then follows the CN tracks easterly to Kingston Road. The boundary then generally follows Kingston Road to Port Union Road where it proceeds north along Port Union Road to the border with Pickering.

By municipality, the following census tracts (CT's) and smaller enumeration areas (EA's) were included in our delineation of the Metro Toronto waterfront area:

Etobicoke: 12 census tracts comprising 11 full tracts plus part of 1 other

CT 200	CT 204	CT 207
CT 201	CT 205	CT 208
CT 202	CT 206.01	[CT 217]
CT 203	CT 206.02	
(CT 210 (Part) EA's 059, 060, 076)		

Toronto: 21 census tracts comprising

CT 001	CT 007.02	CT 022
CT 002	CT 008	CT 023
CT 003	CT 012	CT 024
CT 004	CT 013	[CT 048]
CT 005	CT 017	[CT 049]
CT 006	CT 020	[CT 050.01]
CT 007.01	CT 021	[CT 050.02]

Scarborough: 17 census tracts comprising

CT 330	CT 335	CT 358.02
CT 331.01	CT 336	CT 360
CT 331.02	CT 337	CT 361.01
CT 332	CT 338	CT 361.02
CT 333	CT 339	CT 802
CT 334	CT 358.01	

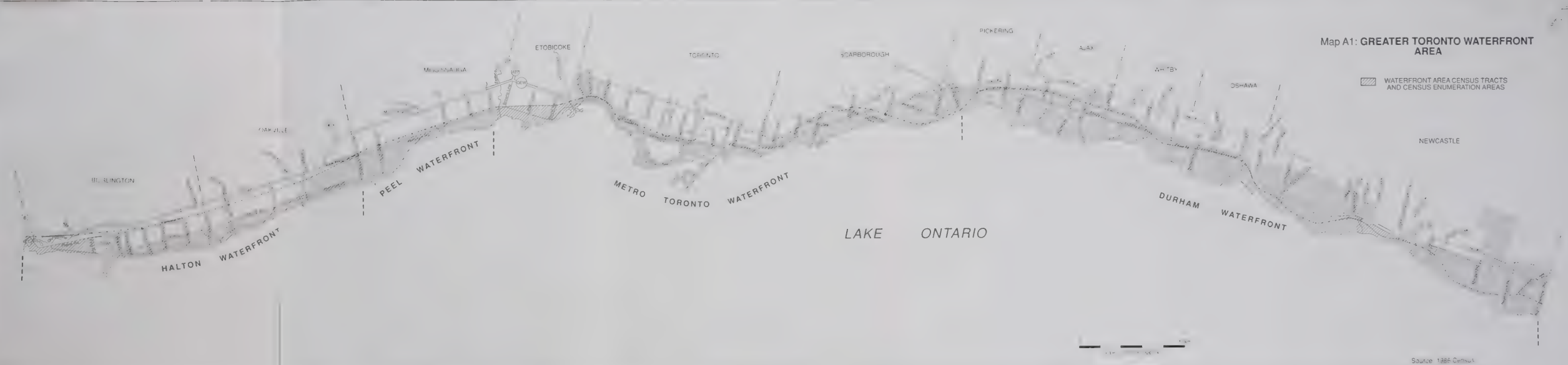
## ***THE DURHAM WATERFRONT AREA***

The Durham waterfront comprises approximately 62 kilometres of Lake Ontario shoreline.

Throughout all of Durham Region, the most reasonable waterfront area definition would have been the area south of Highway 401. However, in some cases Highway 401 did not coincide with the boundaries of census tracts or enumeration areas, and so exceptions were made that best approximated this waterfront area.

Highway 401 serves as the northern border in the Town of Pickering and into the Town of Ajax. However, in eastern Ajax the waterfront area boundary extends north of Highway 401 along Pickering Beach Road to Kingston Road and then

Map A1: GREATER TORONTO WATERFRONT AREA



Source: 1986 Census





parallels the 401 to the Whitby border. In the Town of Whitby and the City of Oshawa the 401 once again forms the northern boundary of the waterfront area.

Highway 401 would have been the most reasonable waterfront area boundary for the Town of Newcastle. However, the configuration of census tracts and enumeration areas largely prevented its use. Except in its western (Bowmanville) section, most of the area north of Highway 401 that was included in the Newcastle waterfront area is sparsely populated.

The boundary for the western (Bowmanville) section of the Newcastle waterfront includes the area up to Bloor Street/Second Line Road then along Highway 2/King Street and south along Lambs Rd. to Highway 401. The 401 forms the northern boundary from Lambs Rd. to Morgan Rd. The boundary then follows Morgan Rd. north to the 4th Concession, along this Concession to the Lot 9/10 Sideroad then south to Highway 2. Highway 2 forms the northern boundary in the extreme eastern section of Newcastle.

By municipality, the following census tracts (CT's) and enumeration areas (EA's) were included in our delineation of the Durham Region waterfront area:

Pickering: 4 census tracts comprising

CT 800.01	CT 801.01
CT 800.02	CT 801.02

Ajax: 6 census tracts comprising 5 full tracts plus part of 1 other

CT 810.01	CT 810.04
CT 810.02	CT 811
CT 810.03	CT 805 (Part) EA 303

Whitby: 1 census tract comprising

CT 100.01

Oshawa: 4 census tracts comprising

CT 001	CT 002.02
CT 002.01	CT 002.03

Newcastle: 5 census tracts comprising 2 full tracts plus parts of 3 others

CT 200 (Part) EA 076	CT 204
CT 201 (Part) EA 230	CT 205
CT 202 (Part) EA 270 & 232	



# APPENDIX B

## STATISTICS CANADA DEFINITIONS

This section provides an alphabetic listing of key terms used in the statistical profiles and their associated definitions. For a complete listing of Statistics Canada terms and definitions the reader should consult the Statistic's Canada publication "Catalogue 99-101E: 1986 Census Dictionary".

### CENSUS FAMILY

Refers to a *husband and a wife* (with or without children who have never married, regardless of age), or a *lone parent* of any marital status, *with one or more children* who have never married, regardless of age, *living in the same dwelling*. For census purposes, persons living in a common-law type of arrangement are considered as now married, regardless of their legal marital status; they accordingly appear as a husband-wife family in most census family tables.

### CENSUS FAMILY STATUS

Refers to the classification of the population into family and non-family persons.

*Family persons* refers to household members who belong to a census family. They, in turn, are further classified as follows:

The terms *husband* and *wife* refer to persons living in the same dwelling as their spouse. Persons living common-law are considered, for census purposes, as now married, regardless of their legal marital status, and accordingly appear as a husband-wife family in most of the published tables.

*Lone parent* refers to a mother or a father, with no spouse present, living in a dwelling with one or more never-married children.

*Child* refers to sons and daughters (including adopted children and stepchildren) who have never married, regardless of age, and are living in the same dwelling as their parent(s). Sons and daughters who have ever been married, regardless of their marital status at enumeration, are not considered as members of their parents' family, even though they are living in the same dwelling.

*Non-family persons* refers to household members who do not belong to a census family. They may be *related* to the household reference person - Person

1 - (e.g., brother-in-law, cousin, grandparent) or *unrelated* (e.g., lodger, roommate, employee). A person living alone is always a non-family person.

## **CENSUS METROPOLITAN AREA (CMA)**

### **Concept and General Criteria**

The general concept of a census metropolitan area (CMA) is one of a very large urbanized core, together with adjacent urban and rural areas which have a high degree of economic and social integration with that core.

A CMA is defined as the main labour market area of an urban area (the urbanized core) of at least 100,000 population, based on the previous census. Once an area becomes a CMA, it is retained in the census program even if its population subsequently declines.

CMAs are comprised of one or more census subdivisions (CSDs) which meet at least one of the following criteria:

- (1) the CSD falls completely or partly inside the urbanized core;
- (2) at least 50% of the employed labour force *living* in the CSD *works* in the urbanized core; or
- (3) at least 25% of the employed labour force *working* in the CSD *lives* in the urbanized core.

## **CENSUS SUBDIVISION (CSD)**

Refers to the general term applying to municipalities.

### **DWELLING**

Refers to a set of living quarters in which a person or group of persons resides or could reside.

### **DWELLING, COLLECTIVE**

Refers to a dwelling of a commercial, institutional or communal nature. It may be identified by a sign on the premises or by a Census Representative speaking with the person in charge or with a resident or a neighbour, etc. *Included are rooming or lodging-houses, hotels, motels, tourist homes, nursing homes, hospitals, staff residences, communal quarters of military camps, work camps, jails, missions, group homes, and so on.* Collective dwellings may be occupied by usual residents or solely by foreign and/or temporary residents.

## DWELLING, OCCUPIED PRIVATE

Refers to a private dwelling in which a person or group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on Census Day. Unless otherwise specified, all data in housing reports are for occupied private dwellings rather than unoccupied private dwellings or dwellings occupied solely by foreign and/or temporary residents.

## DWELLING, PRIVATE

Refers to a *separate set of living quarters with a private entrance either from outside or from a common hall, lobby, vestibule or stairway inside the building*. The entrance to the dwelling must be one which can be used *without passing through the living quarters of someone else*.

## ECONOMIC FAMILY

Refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage or adoption. Persons living common-law are considered, for census purposes, as now married regardless of their legal marital status; they accordingly appear as married couples in the economic family tables.

Remarks: The *economic family concept requires only that family members be related by blood, marriage or adoption, whereas the census family concept requires that family members must have a husband-wife, or parent and never-married child relationship*. Hence, the concept of economic family *may refer to a larger group of persons that does the census family concept*. For example: a widowed mother living with her married son and daughter-in-law would be treated as a non-family person under the definition of a census family, but would be counted as a member of an economic family along with her son and daughter-in-law; two or more related families living together also constitute one economic family, as for example, a man and his wife living with their married son and daughter-in-law; two or more brothers or sisters living together, apart from their parents, will form an economic family but not a census family since they do not meet the requirements for the latter.

## ECONOMIC FAMILY STATUS

Refers to the classification of population in terms of whether or not they are members of an economic family.



*Economic family persons* refers to household members who are members of an economic family.

*Unattached individuals* refers to household members who are not members of an economic family. A person living alone is always an unattached individual.

## **HOUSEHOLD MAINTAINER**

Refers to the person, or one of the persons, in the household who pays the rent, or the mortgage, or the taxes, or electricity, etc., for the dwelling. If such a person is not present in the household, then Person 1 is assigned as the household maintainer.

## **HOUSEHOLD, PRIVATE**

Refers to a person or group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada. The number of private households equals the number of occupied private dwellings.

## **HOUSEHOLD TYPE**

Refers to the basic division of private households into *family* and *non-family households*. *Family household* refers to a household that contains at least one census family (e.g., persons living in the same dwelling who have a husband-wife or parent and never-married child relationship). *One-family household* refers to a single census family that occupies one private dwelling. The family may be that of the person responsible for household payments (primary family) or a family in which the person responsible for household payments is not a member (secondary family). A *multiple-family household* is one in which two or more census families occupy the same private dwelling. Additional persons may or may not be present in such a household.

A *non-family household* refers to one person who lives alone in a private dwelling, or to a group of persons who occupy a private dwelling and do not constitute a census family.

## **INCOME: AVERAGE INCOME OF HOUSEHOLDS**

Average household income refers to the weighted mean total income of households in 1985. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of households (e.g., family households) by the number of households in that group, whether or not they reported income.

## INCOME: EMPLOYMENT INCOME

Refers to total income received by persons 15 years of age and over during 1985 as wages and salaries, net income from non-farm self-employment and/or net farm income.

## INCOME: HOUSEHOLD TOTAL INCOME

The total income of a household is the sum of the total incomes of all members of that household.

## INCOME: INCOME STATUS

Refers to a derived variable which indicates the position of an economic family or unattached individual in relation to Statistics Canada's Low Income Cut-offs. These cut-offs are determined separately for families of different sizes and living in areas of different degrees of urbanization.

The low income cut-offs applicable to the Toronto CMA and to its constituent municipalities are those for areas of 500,000 population or more. The same cut-offs are used for all CMAs of 500,000 population or more in Canada.

Remarks: The following is the 1985 matrix of low income cut-offs:

### Low Income Cut-offs for Economic Families and Unattached Individuals, 1985

<u>Family Size</u>	<u>SIZE OF AREA OF RESIDENCE</u>				
	<u>500,000 or more</u>	<u>100,000 to 499,999</u>	<u>30,000 to 99,999</u>	<u>Small urban regions</u>	<u>Rural (farm and non-farm)</u>
			1985\$		
1	10,233	9,719	9,117	8,429	7,568
2	13,501	12,815	11,956	11,093	9,891
3	18,061	17,115	15,996	14,880	13,244
4	20,812	19,779	18,490	17,200	15,310
5	24,252	22,963	21,415	19,952	17,803
6	26,488	25,026	23,393	21,758	19,436
7 or more	29,155	27,606	25,801	23,994	21,415

## **INCOME: TOTAL INCOME**

Refers to the total money income received during calendar year 1985 by persons 15 years of age and over.

This is a derived variable. Although the respondents were asked a direct question on their total income excluding family allowances and the federal child tax credits, the reported total income is replaced by a derived total income which includes an assigned amount for family allowances and the federal child tax credits. Thus, total income is the sum of incomes from the following sources:

- Total wages and salaries
- Net non-farm self-employment income
- Net farm self-employment income
- Family allowances
- Federal child tax credits
- Old Age Security Pension and Guaranteed Income Supplement
- Benefits from Canada or Quebec Pension Plan
- Benefits from Unemployment Insurance
- Other income from government sources
- Dividends and interest on bonds, deposits, savings certificates and other investment income
- Retirement pensions, superannuation and annuities
- Other money income

## **MOBILITY STATUS - PLACE OF RESIDENCE 5 YEARS AGO**

Refers to the relationship between a person's usual place of residence on Census Day and his/her usual place of resident five years earlier. On the basis of this relationship, the population is classified as *non-movers* and *movers* (mobility status). Within the category *movers*, a further distinction is made between *non-migrants* and *migrants* (migration status).

*Non-movers* are persons who, on Census Day, were living in the same dwelling they occupied five years earlier.

*Movers* are persons who, on Census Day, were living in a different dwelling than the one they occupied five years earlier.

*Non-migrants* are movers who, on Census Day, were living within the same census subdivision (CSD) they resided in five years earlier.



*Migrants* are movers who, on Census Day, were residing in a different CSD within Canada five years earlier (*internal migrants*) or who were living outside Canada five years earlier (*external migrants*).

## **NUMBER OF PERSONS PER ROOM**

Refers to the number of persons per room in a dwelling. (See definition of *rooms*.)  
This is a derived variable.

## **OWNER'S MAJOR PAYMENTS**

Refers to the total average monthly payments made by owner households to secure shelter.

Remarks: Owner's major payments include payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments and property taxes (municipal and school).

## **PERIOD OF CONSTRUCTION**

Refers to the period in time during which the building or dwelling was originally constructed.

Remarks: This refers to the period in which the building was originally built, not the time of any later remodelling, additions or conversions. Respondents were asked to indicate the period of construction, to the best of their knowledge, 1986 refers to only the first 5 months of the year.

## **RENT, GROSS**

Refers to the total average monthly payments paid by tenant households to secure shelter.

Remarks: Gross Rent includes payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services and monthly cash rent.

## **ROOMS**

Refers to the number of rooms in a dwelling. A *room* is an enclosed area within a dwelling which is finished and suitable for year-round living.

Remarks: Partially divided L-shaped rooms are considered to be separate rooms if they are considered as such by the respondent (e.g. L-shaped dining-

room living-room arrangements). Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes.

## STRUCTURAL TYPE OF DWELLING

Refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a detached single house, apartment in a high-rise building, a row house, a mobile home, etc.

The 1986 Census shows the following four categories of structural types that were collected as part of the regular census program:

- Single-detached House
- Apartment in a Building that Has Five or More Storeys
- Movable Dwelling (Comprises *Mobile Home* and *Other Movable Dwelling*.)
- Other Dwelling (Comprises *Semi-detached House*, *Row House*, *Other Single Attached House*, *Apartment or Flat in a Detached Duplex* and *Apartment in a Building that Has Less than Five Storeys*.)

# APPENDIX C

## DEFINITIONS OF HOUSING TERMS

*Affordable Housing:* As used in this report, the phrase when capitalized refers to the definition of affordable housing contained in the Province of Ontario's *Policy Statement: Land Use Planning for Housing* (1989). Regardless of the type of housing, affordability is defined as that which does not cost more than 30% of total household income for those whose incomes are below the 60<sup>th</sup> percentile of average household incomes in the defined Housing Region.

The reference to the 60<sup>th</sup> percentile means that 60% of the households in the Housing Region have an annual income below that income level. The provincial policy means that up to 3 out of every 4 units can be built for the 40% of households with incomes above that level; whereas at least 1 out of every 4 units is to be built for the 60% of households with incomes below that level.

When the uncapitalized "affordable" appears, it simply expresses the sense as to whether something is deemed to be affordable in a general way.

*Assisted Housing:* This term was widely used at one time to refer particularly to housing receiving government assistance and aimed at those of low and moderate income. This phrase is used in the City of Toronto's planning statements on housing, but was considered to refer for the most part to non-profit housing. Since other forms of private housing, both rental and homeownership sometimes receive government assistance, this phrase is considered today to be less accurate.

*Co-op and Non-Profit Housing:* Non-profit co-operatives and non-profit rental housing are subsidized under various federal and provincial housing programs to provide housing for low and moderate income households. A key aspect of these programs is that only non-profit corporations are eligible to develop this housing and receive the government assistance, and the housing must remain in non-profit



ownership even after a change of occupants. These features position the co-op and non-profit programs to be utilized to provide truly affordable housing within the provincial "Affordable Housing" requirements.

*Social Housing:*

This phrase is most often used by CMHC and is inclusive of all forms of public, non-profit, co-op, and rent-geared-to-income housing. Today virtually all new "social housing" being built takes the form of non-profit and co-op housing.

*Syndicated Rental:*

A rental housing project that is 100% rental accommodation and which is sold on a per share basis to individual investors. Such projects are usually either registered as a condominium or have an application for condominium registration pending. The shares held by investors may either be a proportional share of the whole project or a share that has a particular dwelling unit or units assigned to it. However, the whole project is either syndicated on a proportional or on an assigned share basis.

## **CMHC Housing Type and Tenure Definitions**

### **Structural Type**

*Single*

a physically separate structure with only one self-contained dwelling unit. The dwelling may or may not be connected below grade to adjoining dwellings.

*Semi-detached*

a structure with two self-contained units separated by a common wall occurring above grade. The union may be continuous or partial or a ground-oriented dwelling unit adjoining a non-residential structure.

*Row*

a structure of three or more self-contained ground-oriented dwelling units that are joined above grade by a continuous or partial union; includes a dwelling adjoining a store or other non-residential structure, maisonettes, garden court and townhouse dwelling types.

### *Apartment*

a multiple-family type of structure comprised of three or more dwelling units with shared entrances and other essential facilities and services, and with shared exit facilities for units above the first storey; includes a dwelling above a store; duplex dwellings (two self-contained units, one above the other and adjoining no other structure); and any unit that does not fall into other categories, such as stacked townhouses.

## **Tenure Type**

### *Freehold*

Technically defined as separate ownership, Freehold describes owner-occupied, non-condominium, non-co-operative residences.

### *Condominium*

Condominium tenure is a form of ownership whereby part of a property is divided into dwelling units which can be individually owned and the remainder of the property, known as the "common elements", is owned together by all of the unit owners.

### *Rental*

Rental describes a project consisting of units which are available for rent, including co-operative and non-profit projects.

**Please note** that Statistics Canada and CMHC's designation of co-operatives as "rental" has been accepted only for the purpose of the statistical analyses in this report. Otherwise, co-operatives are considered to form a unique category of tenure, a form of collective ownership.



















